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# The National Underwriter

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Thirty-Ninth Year—No. 23

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### Trademark Vital to Agency—Tuttle

North America Manager Develops  
Case for Clear Agency in  
Address

#### GIVES MICHIGAN TALK

Attempt to Create Reputation for Rep-  
resentation of Sound Companies  
Hard for Mixed Agency

C. R. Tuttle, western manager of the North America, in an address before the regional meeting of the Michigan Association of Insurance Agents at Muskegon, outlined in an idealistic and philosophical way, the case for clear agencies and against mixed agencies.

The message was pertinent, because the Michigan field men are currently engaged in a vigorous separation campaign.

After illustrating the value of a trademark, which represents an establishment with reputation, in other lines, he urged the agents to develop trademarks. In an agency, the trademark is the reputation of the office.

#### Jewelry and Insurance

He referred to certain well known jewelry houses, which have built the reputation of carrying only the best. People know that they will not get cheap merchandise from these houses. "Can this be applied to your agency?" Mr. Tuttle asked. "What is the character of company you represent? What is its reputation? What is the standard that makes it appeal to you and through you to the public?"

"In your representation of companies do you take the time and trouble to analyze the men back of the business? Who are they? What has been their reputation? What have been the traditions of the companies which they manage? Are those men keeping abreast of the conditions which confront you? Are you carrying any cheap merchandise on your shelves?"

If the agent demonstrates that he is representing companies with reputation and that he has ability to meet the requirements of every customer, he establishes his trademark. "It identifies you as an individual; it identifies your agency and the companies you represent as 'standards of perfection,'" Mr. Tuttle declared.

#### Disquieting Condition

"I do not know of a more disquieting condition," he went on, "a condition which lowers the morale of an agency in a greater degree, than attempts to make a trademark out of a mixed agency. For some reason, those companies that are classed as 'excellent,' those companies who have built a trademark on their reputation; those

## New Chicago Board Rules Mean an Advanced Step

All the members of the Chicago Board and, in fact, all associated with the business in Cook county have their eyes set on July 1, when the joint cooperative movement between the fire companies and the local organization will become operative. There is not only intense interest in the new legislation in Chicago itself but insurance men everywhere are watching this first movement in the history of insurance in the Chicago area when both companies and local organizations have united to work out the commission and brokerage problem and administer the rules along progressive lines. The joint effort is directed towards stabilizing the business in Chicago and Cook county.

#### To Clear Out the Driftwood

There has been great activity both in company and agency offices to clear out the driftwood and get their houses in order before July 1. Those who are in close touch with the situation are encouraged over the outlook because up to date more has been accomplished than was really hoped for. The Chicago Board management has taken the position that cooperative adjustment is better than forced correction. The management therefore has tendered its good offices to assist companies and agents in adjusting any commission or brokerage problem where competitive conditions may complicate individual action of a corrective nature. Where companies or agents are involved with others in an excess arrangement the Chicago Board office agrees to act as intermediary without prejudice to any interest. The time of July 1 was set far enough ahead so that no hardship would be created in adjusting relationships to the new legislation. After the deadline naturally no leniency can be expected.

Naturally in an advanced and progressive step of this kind there are some companies and agents that cling to old practices that are being outlawed. In

agents who have been so powerful in the development of the National Association of Insurance Agents, have all agreed that mixed agencies are not for the good of the business and do not establish a standard of morale worthy of the emblem of 'excellent.'

"I think the time has come when we have individually got to pay more attention to the building of our own trademark. We have got to build this by seeking every facility of company, agent and assured so that the trademark of your agency means something to the assured, it means something to those who want insurance that will prompt them to come to you. It will mean the elevation of the standard of representation of companies which you maintain in your office. To do this, we have each got to adjust our affairs so as to make our costs the minimum that can be made. We have got to eliminate the leeches so that the service paid for by the assured is rendered. We, as agents and company men, must get closer together if we are to continue the respect

order to insure the success of the movement the administrative machinery of the Chicago Board is being greatly strengthened and enlarged. The organization management means business. The penalties for violation of the commission and brokerage rules have been greatly increased so that in extreme cases the penalty may reach as much as \$5,000 applying equally to companies, supervising members, suburban agents and brokers. The office that receives excess is subject to penalty as well as the payer.

#### Urge Fine Loyalty

The Board committees are earnestly at work appealing to companies and members to be loyal to the organization and bring about a most satisfactory solution of difficult problems that have been unsettled because there was not unanimity of sentiment. It is stated that the companies in the Chicago Board are now solidly behind the enforcement of the new legislation.

In a survey of conditions at present it is found that numerous offices are already in the clear. Others still have some adjustments to make but they have notified the Board office that they will be in line by July 1. The gratifying feature to the officers is that many of these that have given their assurances have the reputation of having been out of the straight course for a long time.

#### Joint Advisory Committee Work

The redrafting of the rules and the constructive work in modernizing the machinery is largely due to the joint advisory conference committee of company managers and agents who consulted authoritative sources as to the best way to proceed. The committee labored conscientiously and intelligently to bring about sounder conditions insurance-wise in the city, to give everybody a fair deal and to make the Chicago Board an organization second to none in the entire country.

of the public. We have got to establish a trademark that means something to the assured. It is trademark we need and not union buttons, if we are going to convince the public that our costs are

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### Casual Readers Should Use Card in This Issue

Events are happening so fast in the insurance world today that if you are only a casual reader of The National Underwriter you should subscribe today and get a copy regularly every week. Fill and mail the enclosed subscription card at once if you are not a subscriber. The National Underwriter costs you less than 8 cents a week and is a mighty good investment.

## Arbitration Plan Given Approval

American Arbitration Association  
to Appoint Committee to Settle  
Insurance Disputes

### MOVEMENT GETS BACKING

Superintendent Pink of New York De-  
partment and Two Former Super-  
intendents Are Speakers

NEW YORK, June 5.—Appointment by the American Arbitration Association of a committee representative of all branches of insurance was authorized this week at a luncheon meeting given by the association in honor of Superintendent Pink of the New York department, former Superintendent Van Schaick and former Superintendent Beha, which was attended by many insurance men and others interested in the application of arbitration to insurance problems. It was also resolved to send a brief report of the meeting to insurance companies and others interested.

#### G. S. Van Schaick's Suggestion

Mr. Van Schaick, whose general letter shortly before his retirement brought the question of further use of arbitration before all insurance companies, stressed the value of arbitration as a means of developing good will toward insurance throughout the entire population by turning controversies into decisions, getting questions promptly adjudicated without undue formality and before a judicial and fair-minded tribunal. While conceding that the arbitration principle has less of a field in life insurance and some branches of fire coverage than it has in casualty claims, Mr. Van Schaick pointed out that it would be valuable to have the companies in these former fields sympathetically inclined toward the use of arbitration when the need for it should arise.

#### Pink Promises Cooperation

Mr. Pink pledged the continued cooperation of the department in furthering the application of arbitration in insurance. Mr. Beha, general manager of the National Bureau of Casualty & Surety Underwriters, described the work which that organization has done in connection with arbitration. W. A. Earle, vice-president Hartford Accident & Indemnity, the oldest user of the American Arbitration Association's services, declared that the use of arbitration is definitely past the experimental stage and that his company is going to submit an increasing number of its cases to arbitration.

J. K. Clark, member of the New York Board for Admissions to the Bar, said that the delay often arising out of court trials often amounts to a real denial of justice. He conceded that it is very difficult to convince plaintiffs that arbi-

(CONTINUED ON PAGE 20)

## Missouri Compromise Before Federal Court on June 22

### JUDGE STONE TO HEAR CASE

If U. S. Tribunal Approves Agreement Terminating Rate Litigation, Issue Will Be Presented to State Court

The federal court at Kansas City on June 22 is scheduled to conduct the hearing on the proposed compromise of the Missouri rate case. That was the earliest date that could be set by Federal Judge Stone, who is now sitting in St. Paul.

If the court finds that the companies and the state have come to an understanding, then the federal court will probably dismiss the litigation over the 16 2/3 percent rate increase which the companies have been collecting under an injunction since 1930, and will order disposition of the impounded premiums under federal court jurisdiction.

#### State Court Situation

If the federal court validates the compromise, it is presumed that the companies and the state will then present the proposal to the state court at Jefferson City and seek a dismissal of the litigation there and an approval of the compromise. This is likely to be done despite the fact that the court at Jefferson City about two weeks ago refused to grant a motion of the companies for dismissal of the action and ordered immediate return to policyholders of the \$1,750,000 impounded under the custody of the state court. That decision has been appealed by the companies to the Missouri supreme court.

However, the state court was not asked to validate the compromise and the chances are that such a request will be made to the court, if the federal court approves the compromise.

The Missouri legislature has approved a \$25,000 appropriation to pay legal costs and lawyers' fees in the 16 2/3 percent rate litigation. The senate previously had refused to appropriate \$50,000, which is the amount that has been appropriated each year for the past several years.

#### Still Collecting the Increase

In the meantime the 16 2/3 percent increase in rates is still being collected. On May 21, Superintendent O'Malley, for the purposes of carrying out the peace pact, filed a temporary schedule of rates which are 13.3 percent greater than that prevailing prior to June 1, 1930. The companies have 30 days in which to accept this increase. They have tentatively agreed to accept the increase if made retroactive to June 1, 1930.

This is merely for the purpose of covering the refunds on premiums that have already been impounded by the state and federal courts. It would permit a refund to the policyholders of 20 percent, while the balance would go to the companies after the agents and brokers had been paid their commissions in full on the impounded premiums, \$200,000 allowed for the special expenses of the Missouri department, while attorneys' fees, court costs and other legal expenses would take upwards of \$3,000,000. On the basis of about \$10,500,000 in impounded premiums the net amount that would go to the companies direct is to be only about \$500,000 more than the total sum paid to policyholders.

Under the actual terms of the compromise it is contemplated that effective as of May 1, 1935, the rates that prevailed prior to Nov. 15, 1922, when the 10 percent rate reduction order went into effect, shall apply on all new business. Then, as soon as it can be accomplished, there is to be a reclassification of individual risks and changes in the rules governing certain classifications that will make the general aver-

## Minnesota Agents Elect C. O. Brown President

MINNEAPOLIS, June 5.—Clarence O. Brown, Rochester, Minn., was elected president of the Minnesota Association of Insurance Agents to succeed the late F. C. Esterly at a meeting of the executive committee here.

## Cargo Cover Is to Be Eyed at Dry Goods Convention

The mid-year convention of the National Retail Drygoods Association, June 10-13, in Chicago is scheduled to touch on insurance matters in certain respects. A speaker, yet to be announced, will discuss before the traffic group of the association the question of insurance policies of highway motor carriers found lacking in affording proper protection to stores' shipments. At the round table session before the same group there will be a discussion of the experience of stores who carry their own risks against loss and damage, in lieu of coverage through transit policies.

There is to be an insurance open forum, led by T. E. Sperry, Lamson Brothers Company, Toledo, at the controllers' congress. There will be talks on old age pension plans and group insurance. Among the educational exhibits will be those of the Associated Reciprocal Exchanges of New York and the Liberty Mutual of Boston.

#### Liquidate Wisconsin Mutual

On application of Commissioner Mortensen, liquidation of the Stockdown Town Mutual of Stevens Point, Wis., has been ordered in circuit court there. Commissioner Mortensen was named receiver.

The commissioner alleged that the mutual is insolvent. It was reported that the liquidation will necessitate assessments against policyholders.

age of rates somewhere between 94 and 96 percent of the 1922 rates.

At a hearing before the special commissioners and referees appointed by the Cole county circuit court Insurance Superintendent O'Malley withdrew his exceptions to the reports filed by four fire insurance companies in accounting for the excess premiums they had collected between Nov. 15, 1922, and Aug. 8, 1929, in violation of the 10 percent rate reduction order. The commissioners are to determine the amounts collected by the companies and since refunded to their policyholders and the balance still due.

The 141 companies had reported collections approximately \$700,000 less

## Fire People Scan Skies Following Decision on NRA

### WATCH EFFECT ON SIDE LINES

Expect Increase in Demand for Riot and Civil Commotion if Employers Cut Wages

NEW YORK, June 5.—So far as fire insurance companies are concerned the decision of the United States Supreme Court abolishing the NRA will have little bearing. All companies assented to the base code applicable to minimum wage and hours of employment, and doubtless will continue to observe both provisions. As a matter of fact, the great percentage of the offices were already above the minimum wage.

What effect the scrapping of the code will have on general business remains to be seen. The great steel manufacturing concerns, together with the automobile manufacturers, have declared for continuance of the wage and hour conditions under which they were operating, and many other important industries have announced like purpose. If there should be much of an attempt to force wage reductions or increase hours, serious labor troubles would doubtless ensue.

Fire insurance people anticipate an increase in the demand for riot and civil commotion indemnity, and are watching developments closely.

The whole situation is uncertain and insurance officials will watch closely every move by the administration and by Congress in seeking to chart a course.

#### Did Not Get a Life Company

During the visit of two directors of the Pearl Assurance of London in this country the rumor was revived that the company might purchase a life company on this side to act as its running mate, it already having purchased the Monarch Fire of Cleveland and the Eureka Security Fire & Marine of Cincinnati. The Pearl on the other side writes a large industrial life business. In fact it is known there as a life company engaging, however, in fire reinsurance. It is entered in the United States as a direct writing fire company. It is stated that when the directors were here they looked into the possible purchase of a few life companies that were supposed to be on the market but when a bargain was to be made they were found not to be for sale. They looked over two companies in the east and one in the south.

than was specified in judgments rendered by the Cole County court in May, 1933.

## Damage Great But Insured Loss Is Small in the West

### FLOOD IS THE MAIN FACTOR

Damage to Mains in Several Colorado Places Causes Fire Hazard—Many Automobiles Wrecked

DENVER, June 5.—Several questions pertaining to insurance are being raised here this week as the result of the disastrous floods and tornadoes which have swept eastern and central Colorado, western Nebraska and northwestern Kansas.

In Colorado the damage done to automobiles by floods is expected to be quite large, since scores of cars were either ruined or nearly completely demolished by the roaring waters which swept down on Colorado Springs and Pueblo to the south, and Elbert, Kiowa, Strasburg, Byers, Wiggins, Fort Morgan, Brush and Sterling to the east and northeast. Reports are that there was not much flood and high water coverage on automobiles in force, but it is expected that an unusually large amount of claims will be received. Property damage is running into millions, but again there is not much flood coverage in force. There is only one such agency in the entire territory, and requests for flood insurance in the past have been received only from locations where flood threats are great, such as in Pueblo where such a disaster occurred in 1921. These requests are ordinarily for large individual coverage, which can not be given because of inability to spread out to other territory.

#### Water Supply Problem

Latest reports are that Colorado Springs has ample water supply, but the fire hazard in that section was great for a while because of the damage done to mains by the flood. There is also a report that the water supply at Fountain, between Colorado Springs and Pueblo, is still cut off. The mains were torn apart when the flood struck this section. There is no water supply at all in such small towns as Elbert and Kiowa.

When the tornado and flood struck McCook, Neb., in the southwestern part of the state last Friday, it was reported that a few small fires broke out. However, no conflagration resulted, this probably being due to the fact that the entire town was inundated or soaked with rain. The power plant has been ruined, thus cutting off the water supply entirely. The tornado damage in this section was reported to be great, but there is a question as to what was done by the tornado and what damage resulted from the flood. The tornado did not bring the high waters in the Republican river, but millions of dollars in property have been destroyed by both the flood and the high wind.

There is indication of the fact that the situation in Sterling, Col., is critical. The South Platte river did considerable damage in and around Wiggins, Fort Morgan, Brush and Sterling, completely cutting off the water supply in the latter.

While other parts of Colorado, as well as sections of Kansas and Nebraska, are being struck by heavy rains and floods, the vicinity of Springfield and Lamar, Col., are again experiencing bad dust storms. High winds from the north and south, heavily laden with dust, swooped down on Springfield at the same moment. Lamar was also hit, this being called the worst storm that has hit the city this spring. The district has been receiving moisture, but no rain has fallen for more than a week.

Howard Thruston has joined the Tillman Insurance Agency at Lamesa, Tex., which hereafter will be operated as the Tillman-Thruston Agency. Mr. Thruston will handle fire and casualty and T. L. Tillman life.

## THE WEEK IN INSURANCE

C. R. Tuttle, western manager of the North America, was the chief speaker at the regional meeting of the Michigan Association of Insurance Agents at Muskegon. **Page 1**

Much interest in the new Chicago Board rules is seen. **Page 1**

American Arbitration Association to appoint a committee to settle insurance disputes out of court. **Page 1**

Southeastern Underwriters Association is holding its annual meeting at Hot Springs. **Page 3**

Dissatisfaction is being expressed, particularly in Arkansas, at the method by which cotton insurance is now handled. **Page 4**

Immense property damage was done, but the insured loss was small, in the floods and rains in Colorado, Nebraska and Kansas. **Page 2**

Missouri rate case compromise up before federal court June 22. **Page 2**

C. O. Brown, Rochester, Minn., agent, has been elected president of the Minnesota Association of Insurance Agents. **Page 2**

Agency-company conference is to be held in New York June 11 on various angles of the compensation question. **Page 21**

It is predicted that some of the larger life companies within a few years will start to write health and accident insurance. **Page 21**

Question of what constitutes term policy argued in Ohio deviation suits of General of Seattle and Merchants of Indiana. **Page 4**

O. D. Hauschild of Minneapolis was reelected president of the Minnesota Insurance Federation at its annual meeting this week. **Page 21**



## Bickerstaff Is to Head Southeastern Association

### ANNUAL MEETING THIS WEEK

President R. B. Barnett in His Address  
Deals Largely with Financial  
and Economic Questions

HOT SPRINGS, VA., June 5.—With an agenda mostly offering routine subjects for discussion, the executive committee of the Southeastern Underwriters Association at its annual meeting here, cleared the docket for the consideration of the yearly session of the association, this week. Outside of the discussion of the non-stock situation in its territory, the executive committee's sessions and the annual meeting of the association were occupied principally with routine matters. Under the rules the findings of the executive committee could not be made public until considered and acted upon by the full meeting of the association.

The presidency goes to Manager C. A. Bickerstaff of the Fireman's Fund at Atlanta.

The address of President R. B. Barnett, who has served for the past two years, dealt principally with financial and economic conditions in the southeast and general developments during the two years of his service.

The rules provide that when an Atlanta manager is elected president, he is also named chairman of the executive committee, so Mr. Bickerstaff will also serve in two capacities. He has been vice-president of the association for several years.

### MANY EASTERNERS ATTEND

NEW YORK, June 5.—An unusually large number of eastern officials and managers left this city Monday evening to attend the annual meeting of the Southeastern Underwriters Association at Hot Springs, Va. The competition of mutual and non-affiliated stock companies affords the chief subject of interest, and no little curiosity is manifested at headquarters here as to how the problem will be handled. The competition of the mutuals is regarded as of secondary concern, the large interest being the extreme aggressiveness of some non-affiliated stock institutions. These latter have been especially active in going into important agencies in Florida and Alabama and have made serious inroads into the business of long established carriers. The free lance companies are credited with paying excess commissions and offering other inducements barred by association rules to its members, with the result that the latter see a serious threat to many desirable local connections.

### To Attend Boney Dinner

It was further understood a hearing would be given companies carrying the line of the Florida Power & Transmission Co., which has been provocative of sharp discussion for some time past. Following adjournment of the meeting, many of the officials will travel to Raleigh, N. C., to attend the dinner tendered D. C. Boney, commissioner of the state, and president of the National Convention of Insurance Commissioners, by the North Carolina insurance fraternity.

### Pacific National Appointments

PHILADELPHIA, June 5.—The eastern department of the Pacific National Fire announces seven new agency appointments in the middle west. They were:

Fons & Co., and Henry Gollusch & Son, both of Milwaukee; and Murphy & Co., and J. F. Larpentur & Co., both of St. Paul, appointed by W. L. Shreiber, executive special agent in Chicago; Maxwell Underwriters; C. M. Althoff and Arthur Van Vliet, all of Detroit, appointed by W. L. Greenway, assistant superintendent of the department.

## New President



CHARLES A. BICKERSTAFF

C. A. Bickerstaff of Atlanta, southern manager of the Fireman's Fund group, becomes president of the Southeastern Underwriters Association. He was born in Seale, Ala., in 1885 and attended Morgan Institute. He started his insurance career as a solicitor for the local department of the Atlanta Home in 1906. Then he was appointed manager of that department. Later he became its special agent for the Carolinas and Georgia but was called in 1912 to the home office as assistant secretary. He soon was elected secretary and served for three years ending in 1915. Coincident with his work he also was general agent for the Hamburg-Bremen in four southern states. He joined the Fireman's Fund as assistant manager of the southern department in 1915, he became joint manager in 1927 and sole manager in 1929.

## House Removes the Rate Section From Illinois Code

SPRINGFIELD, ILL., June 5.—The proposed new Illinois insurance code was brought up for consideration in the house today. The measure has been held on second reading, and after some parliamentary skirmishing today the fire and casualty rate regulation section was dropped. That feature has been embodied in another bill now under consideration by the House insurance subcommittee.

According to Rep. Fitzgerald, chairman of the house insurance committee, the rate regulation feature is distasteful to many house members, who have refused to vote for the code if it remains.

The subcommittee met here Tuesday night and listened to an explanation of the regulation bill by Insurance Director Palmer. He offered six technical amendments, and the committee adjourned until after today's session again to consider the bill.

The committee, at its meeting Tuesday night, also considered the bill to increase the state fire marshal tax, and reported it out with the recommendation that it do pass.

The fire marshal measure calls for an increase of from  $\frac{1}{4}$  to  $\frac{1}{2}$  percent the tax on premium receipts of fire companies. The funds would be expended on a larger personnel for the fire marshal, to allow increase in the number of state fire inspectors and investigators.

The code bill lies on second reading in the senate. Senator Williams, chairman of the senate insurance committee, stated no action is expected on the code in the senate until its outcome in the house.

## Insurance Commissioners' Committees Are Announced

There have been so many changes so far as insurance commissioners are concerned in the various jurisdictions that President Dan C. Boney, insurance commissioner of North Carolina, who heads the Insurance Commissioners Convention, has just gotten out a revised list showing a list of standing committees as well as the special ones. They are as follows:

**Executive**—Gough, N. J., chairman; Palmer, Ill.; Sullivan, Wash.; Bowles, Va.; Smith, Utah.

**Accident and Health**—Sullivan, N. H., chairman; Meredith, Vt.; Smith, Utah; Hanna, Md.; Holmes, Mont.; Riley, Miss.; Carpenter, Calif.; Gentry, Ark.

**Assets**—Holmes, Mont., chairman; Earle, Ore.; Meredith, Vt.; Conway, La.; Bakes, Ida.; King, S. C.; Ham, Wyo.; Palmer, Ill.; Daniel, Tex.

**Blanks**—Robinson, Ohio, chairman; Lines, Mass.; Coulbourn, Va.; Hooker, Conn.; Stark, Okla.; Johnston, Pa.; Collins, N. Y.; Thompson, Ind.; Guertin, N. J.; Reault, Mich.; Nelson, Mo.; Reeder, N. C.; Penquite, Iowa; Werkenthin, La.; Haffner, Ill.; McCann, Fla.

**Codification of Rulings**—Earle, chairman, Ore.; Heltzen, R. I.; Tobin, Tenn.; Hobbs, Kan.; Hammond, Del.; Bakes, Ida.; Gentry, Ark.; Smith, Jr., Utah.

**Credentials**—Hanna, Md., chairman; Spencer, Md.; Moose, Neb.; Riley, Miss.; Hammond, Del.; Schmidt, Nev.

**Examinations**—Read, Okla., chairman; Tobin, Tenn.; McClain, Ind.; Mortensen, Wis.; Meredith, Vt.; Gough, N. J.; Sullivan, N. H.; Murphy, Iowa; Blackall, Conn.; O'Malley, Mo.; Bowen, Ohio; Hobbs, Kansas; Julian, Ala.

**Laws and Legislation**—Palmer, Ill., chairman; Blackall, Conn.; Pink, N. Y.; Meredith, Vt.; Julian, Ala.; Carpenter, Cal.; Sims, W. Va.; Gough, N. J.; Hopton, N. Dak.; Yetka, Minn.; Tobin, Tenn.

**Miscellaneous**—Marshall, D. C., chairman; King, S. C.; Dawson, S. Dak.; Moose, Neb.; Gentry, Ark.; Reed, Ky.; Spencer, Me.; Cochran, Colo.; Hopton, N. Dak.; Ham, Wyo.

**Publicity and Conservation**—King, S. C., chairman; Cochran, Colo.; Heltzen, R. I.; Conway, La.; Harrison, Ga.; Schmidt, Nev.; Bakes, Ida.; Marshall, D. C.

**Social Insurance**—Knott, Fla., chairman; Earle, Ore.; Sims, W. Va.; Hammond, Del.; Tobin, Tenn.; Conway, La.; Hanna, Md.; Sullivan, N. H.; Moose, Neb.; Waters, Tex.

**Taxation**—Meredith, Vt., chairman; Ketcham, Mich.; DeCelles, Mass.; O'Malley, Mo.; Murphy, Iowa; Holmes, Mont.; Riley, Miss.; Sullivan, Wash.; Blackall, Conn.; Hobbs, Kan.

**Unauthorized Insurance**—Gentry, Ark., chairman; Holmes, Mont.; Yetka, Minn.; Smith, Jr., Utah; Tobin, Tenn.; Dawson, S. Dak.; Earle, Ore.; Knott, Fla.

**Unfinished Business**—Harrison, Ga., chairman; Sims, W. Va.; Cochran, Colo.; Hopton, N. Dak.; Heltzen, R. I.; Dawson, S. Dak.

**Valuation of Securities**—Pink, N. Y., chairman; McClain, Ind.; Gentry, Ark.; Gough, N. J.; Heltzen, R. I.; Sullivan, Wash.; Riley, Miss.; Smith, Jr., Utah; Hunt, Pa.; Blackall, Conn.; Palmer, Ill.

**Conservation**—Earle, Ore., chairman; Waters, Tex.; Pink, N. Y.; Blackall, Conn.; Bowen, Ohio.

**Reserves Other Than Life**—Sullivan, N. H., chairman; McClain, Ind.; Reed, Ky.; Murphy, Iowa; Bakes, Ida.; Julian, Ala.; Bowles, Va.; Palmer, Ill.; Meredith, Vt.; Waters, Tex.; Ketcham, Mich.

**Actuarial Bureau**—Cochran, Colo., chairman; Julian, Ala.; Bowen, Ohio; McClain, Ind.; Mortensen, Wis.; Bakes, Ida.

**Definition and Interpretation of Underwriting Powers**—Pink, N. Y., chairman; Palmer, Ill.; McClain, Ind.

**Fidelity and Surety**—Gough, N. J., chairman; Smith, Jr., Utah; Pink, N. Y.; Blackall, Conn.; Hobbs, Kan.; Hanna, Md.; Gentry, Ark.; Dawson, S. D.; King, S. C.; Marshall, D. C.

**Fire Insurance**—Palmer, Ill., chairman; O'Malley, Mo.; Ketcham, Mich.; Sullivan, Wash.; Pink, N. Y.

**Rates of Insurance Companies**—O'Malley, Mo., chairman; Sullivan, Wash.; Julian, Ala.; Yetka, Minn.; Pink, N. Y.; Bowles, Va.; McClain, Ind.; Ham, Wyo.; Mauk, Tex.; Ketcham, Mich.; DeCelles, Mass.

**Standardization of Agents' Applications and Licenses**—Julian, Ala., chairman; Sullivan, Wash.; Carpenter, Cal.; Hunt, Pa.; Gough, N. J.; Bowen, Ohio; Holmes, Mont.; Mortensen, Wis.; Daniel, Tex.; Smith, Jr., Utah.

**Workmen's Compensation**—McClain, Ind., chairman; DeCelles, Mass.; Gough, N. J.; Mortensen, Wis.; O'Malley, Mo.; Dawson, S. D.; Julian, Ala.; Yetka, Minn.; Hunt, Pa.; Pink, N. Y.; Tobin, Tenn.

**Sub-Committee on Workmen's Compensation**—Pink, N. Y., chairman; Yetka, Minn.; DeCelles, Mass.; Gough, N. J.; McClain, Ind.

### SPECIAL COMMITTEES

The following are members of special committees:

**Interstate Liquidations and Reorganization**—Pink, N. Y., chairman; Hunt, Pa.; Sullivan, Wash.; McClain, Ind.; Palmer, Ill.; Blackall, Conn.

**Convention Dates and Meeting Place**—Palmer, Ill., chairman; Daniel, Tex.; Earle, Ore.

**Sub-Committee of Executive Committee on Insurance Company Investments Under Congressional Securities Act**—Boney, N. C., chairman; Palmer, Ill.; Sullivan, Wash.

**Company Ratings**—McClain, Ind., chairman; Daniel, Tex.; Riley, Miss.; Heltzen, R. I.; O'Malley, Mo.; Sullivan, Wash.; Gough, N. J.

## Two Phoenix Veterans Die

Two veterans in the ranks of the Phoenix of Hartford died during the week, they being E. V. Chaplin, who retired in February of this year as vice-president and secretary of the company, and S. G. Howe, secretary of the Equitable Fire & Marine of the Phoenix group.

Mr. Chaplin had been connected with the Phoenix about 40 years. He had been ill about a year. He was a native of Montreal. Some time after joining the Phoenix he became special agent and assistant office manager in Canada. He went to the home office in 1909 and was elected assistant secretary in 1916; secretary in 1923 and vice-president in 1929.

Mr. Howe was 74 years of age. He had been secretary of Equitable F. & M. more than 30 years and had been connected with the Phoenix more than 30 years and had been connected with the Phoenix more than 50 years.

## Michigan Blue Goose Program

Several headliners are scheduled to address the annual banquet of the Michigan Blue Goose in Jackson June 18. They are: A. F. Powrie, western manager Fire Association; Commissioner Ketcham, R. E. Vernor, Western Actuarial Bureau; C. P. Helliwell of Milwaukee, grand welder, and R. N. Menzies, state agent Great American, past most loyal gander. E. P. Rogers is most loyal gander.



## What Is a Term Policy? Query Before Ohio Court

ARGUE TWO DEVIATION SUITS

Cases Brought by General of Seattle,  
Merchants of Indiana Are Taken  
Under Advisement

COLUMBUS, June 5.—The Ohio supreme court after hearing arguments in the suits brought by the General of Seattle and Merchants Fire of Indiana against Superintendent Bowen to set aside the department's ruling relative to term payments of fire insurance took the case under advisement. The department had ordered that such policies be discontinued on their anniversary date. W. E. Benoy and J. M. Vorys of Columbus and former Supreme Justice H. R. Bevis appeared for the complainant companies, while T. M. Miller, assistant attorney general of Ohio, and P. R. Gingham, representing the Ohio Association of Insurance Agents, appeared for the department.

Mr. Benoy, for the General, said the five-year term policies authorized for

(CONTINUED ON PAGE 26)

## Some Points Brought Out in Use and Occupancy Decision

There has been much interest in the use and occupancy decision by the United States district court at Birmingham, Ala., in which the Loveman, Joseph & Loeb department store was awarded a jury verdict of \$175,594 against 18 companies with a total coverage of \$207,000.

In a review of the case, F. W. Davies of the Birmingham legal firm of Coleman, Spain, Stewart & Davies, gives some interesting points as follows:

The meaning of coinsurance was sharply attacked by the plaintiff but Judge Grubb in his charge to the jury held that if the mercantile concern did not carry sufficient insurance to cover all losses it then became coinsurer for the balance. The policies carried a 100 percent coinsurance clause.

Another interpretation of the court, however, not so favorable to the defendant companies and which has been made the chief basis of an appeal to the U. S. court of appeals, hinged around the

classes of losses covered by a use and occupancy policy. The companies contended that the coverage included entire gross profits, but Judge Grubb in his charge held it applicable to net profits plus certain fixed items of expense, thus eliminating some expenses of doing business. This upheld the contention of Loveman, Joseph & Loeb that it was not required to carry insurance and pay premiums upon certain items of expense such as newspaper advertising, rents, depreciation of building and fixtures and other charges on which there was little if any chance to recover. This reduced the coinsurance liability of the plaintiff.

### Length of Time an Issue

Another point the jury had to decide was the length of time intervening between the fire and the time when a new building "with reasonable dispatch and diligence" could be erected. Testimony of architects and contractors ranged from seven months on up. Unofficially the jury was understood to have taken nine months as the time for calculating the loss in this case. From this amount was deducted net profits earned in the temporary location.

The item of "fixed expense" as covered by use and occupancy policies may apply to the salary of an official, even though he may not be under contract, according to Judge Grubb's ruling, as follows: "For instance, if a man was long with the firm, and on a salary, that he could not be replaced at any time, his experience made him a valuable man, he might be considered an important man under the definition of one retainable though he had no contract for a fixed term."

The plaintiff succeeded in having marked off at salvage value fixtures purchased for the temporary store although they are now being used. An allowance was also made for goods purchased for the temporary store but held of not high enough quality to be sold in the new store.

## Boston Board Program for Enforcing Rules Is Adopted

BOSTON, June 5.—The Boston Board will have the authority to summon agents and brokers before its investigating committee, with their records, and to impose penalties for infractions of the agency and brokerages rules and regulations of the board, under the amended constitution, laws, brokerage and agency rules and rates adopted at a meeting Monday, to become operative July 1. Penalties to be imposed on rule violators range from \$5 to \$500, or the license to operate may be suspended for periods up to six months according to the gravity of the offense. Appeal from decisions of the enforcement officer can be made to the proper committee and again to the full membership.

## Pearl's Philadelphia Appointments

PHILADELPHIA, June 5.—Increasing its personnel, the newly opened Pennsylvania department of the Pearl fleet announced the appointment of R. A. Heins, former assistant manager of the National Liberty, as special agent for Philadelphia, and F. M. Hayden, former special agent in the Philadelphia suburban territory for the National Liberty, as special agent in the same territory. Both will make their headquarters in the Girard Trust building.

Meeting date of the Associated Agents Committee of Southern California has been changed to the third Monday evening of each month, from the last Monday.

## Dissatisfaction Found on Cotton Insurance System

FEW AGENTS CONTROL LINE

Arkansas People Are Particularly Upset by the Prevailing Method of Handling the Business

An underlying current of dissatisfaction over the manner in which insurance on cotton, encumbered with Commodity Credit Corporation loans, is handled, continues to be heard among a good many agents and general agents throughout the south.

When the CCC was first set up, the arrangement was made for the insurance to be placed by each lending agency—principally banks, but in some cases compresses and warehouses. These concerns advanced the money to the owner of the cotton up to the government's limit, took his note and held it, either until the contract expired and the cotton was sold, or until such time as the lender wanted his money, in which event all he was required to do was to sell the note to the CCC and have them discount it as of that date. Most of the banks, being full of money, were very glad to get this gilt-edged liquid paper. The banks placed the insurance locally on this cotton and paid the premium to the local agent and they then collected the premium back when the contract terminated, or they turned it over to the CCC. In this way the business was pretty well scattered and at least one agent in every town got something.

### Marine Policy Obtained

Later, however, the CCC obtained a marine policy, which was split between four agents who had bid for it. Under this policy, the CCC placed the insurance on the cotton where they advanced the money in the original instance.

The National Association of Insurance Agents was dissatisfied with that arrangement and after much effort succeeded in causing the CCC to change its rules about the placing of this insurance to provide that all insurance thereafter would be placed by the warehousemen, who were warehousing the cotton, and no deviation from that rule is permitted.

The current system is causing considerable resentment among a good many producers in Arkansas. In that state, the present practice deprives all but a few agents of the cotton business. There are only five points in the state where there are compresses that are not controlled by the Federal Compress Company and accordingly only five agents get the non-Federal Compress business. All of the business of the Federal Compress Company is placed by Whitfield King of Memphis.

Apparently, the system is working out in other states on about the same basis, since 85 percent of all cotton is warehoused by either the Federal Compress Company or Anderson, Clayton & Co. The business is concentrated in the hands of a very few agents.

## Many Trophies Are Donated for N. Y. Federation Meeting

Trophies for winners at the golf tournament to be held at Utica, N. Y., June 7 in connection with the annual gathering of the Insurance Federation of New York have been donated by J. S. McClelland, president of the federation; E. H. Morrill, Jr., Aetna Life; F. J. O'Neill, president Royal Indemnity; J. M. Haines, United States manager London Guarantee; John McGinley, Travelers, and the Indemnity of North America.

Mrs. John Van Lear, formerly with the Bruce S. Biddle agency, has opened her own agency at 235 Hall building, Little Rock.

## Tips of the Month

JUNE, 1935

**CANCER.** The sun must begin its retrograde movement—as ever does the crab. But the aggressive local agent does not travel backward. This is the time he gets out in the sun after business.



Conducted by the BOSTON and OLD COLONY INSURANCE COMPANIES  
87 Kilby Street, Boston, Massachusetts

It's "Here comes the bride!" this month. The groom is in the background, but the wise agent throws his spotlight on him. The groom is a prospect for Personal Effects, Jewelry Floater, Household Furniture, Automobile, and other forms of insurance. So give the groom the attention he deserves. Call on him—refer to his wedding, to his new home. Start your business association on the idea that you want to cover his insurance needs now and let your business grow with him. Cultivate the groom today, and, as the years go by, he will repay you many, many times.



Are you contented with your premium income? If not, we have something of vital importance if you feel that with the right kind of assistance you could increase your income. Methods which sold insurance last year will not necessarily be successful this year. A new sales strategy must be used. Local agents who will use new methods—who have a successful plan—will receive great financial reward. If you believe these things, send for our book "Planned Progress" containing one basic plan for successful insurance selling. The plan is helping Boston and Old Colony agents make more money by giving them tools which are a little keener than their competitors'. Write today.

The agent who has developed Parcel Post Insurance is constantly going to his assureds with checks in payment of claims which occur more frequently than in any other line of business. This constant pleasant contact with the assured is sure to result in the agent writing other lines and being recommended to the assured's friends. Write your own moral.



Right now people in your community are making their vacation plans. Pay for your vacation with your commissions from the sale of Personal Effects Insurance. Decide on how much your vacation will cost, then you will know exactly how many policies you will have to sell during the next few months. Boston and Old Colony agents will write to the Sales Promotion Department for help in making their quota. They will receive a sales plan that actually gets results and a supply of the folder that prospects just simply have to read—"Protection Going and Coming."



Thirty-three years ago, June 2, 1902, the Boston Insurance Company issued the first Automobile Insurance Policy ever written in the United States. Boston agents use this fact in their sales talks. It shows their customers they represent a real automobile insurance company.

# Follow through

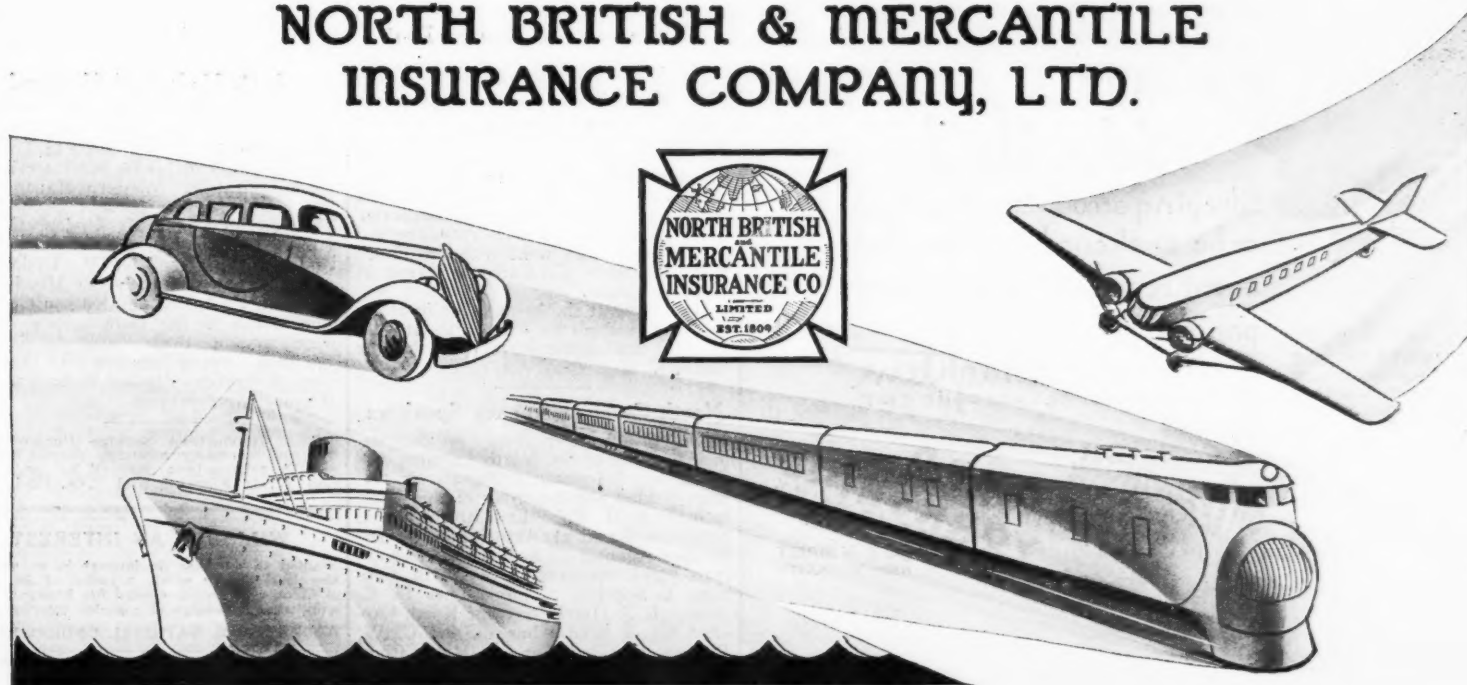
on these timely suggestions and profit!



**Golfers' Equipment Insurance:** Every man and woman who owns worthwhile golf equipment and clothing values needs protection. Be sure to solicit all local golfers, especially the members of golf and country clubs. . . . .

**Personal Effects Insurance:** Right now week-enders, motorists, vacationists, and honeymooners (June brides!) greatly need this protection. Further, everyone who ever has personal effects outside the home: at the laundry, tailor's, cleaner's, dyer's, etc., needs this protection too. Therefore, always try to sell this protection on an annual basis. . . . .

## NORTH BRITISH & MERCANTILE INSURANCE COMPANY, LTD.





## Mississippi Agents, Field Men's Programs Announced

Programs of the Mississippi Association of Insurance Agents and the Louisiana and Mississippi Blue Goose, which will hold simultaneous meetings in Gulfport June 21-22, have been so arranged as not to conflict. The executive committee of the Mississippi association will meet the evening of June 20. An open meeting of the association will be held the following morning, followed by a luncheon to which company men and visitors will be welcome. There will be no set addresses. At the morning meeting, E. M. Allen, vice-president National Surety, will speak on "The Agent of Today." Other speakers will be Sidney O. Smith, Gainesville, Ga., National association executive committeeman, and Lloyd T. Wheeler, manager Mississippi Rating Bureau.

The sessions that afternoon and the following morning will be executive. The Blue Goose meetings that day will also be executive.

On the concluding day there will be no meetings. Golf and other amusement features will be followed by a dance.

The Markham Hotel will be headquarters for the Blue Goose, and the Great Southern for the agents.

## Percy Ling Honored for 35 Years with North British

NEW YORK, June 5.—Recalling that June 4 marked the 35th anniversary of Secretary Percy Ling's connection with the North British & Mercantile, the executive staff of the company tendered him a luncheon at which United States Manager C. F. Shallcross presided. Mr. Ling was praised for his loyal and efficient service by Mr. Shallcross, Assistant Manager C. E. Case, Secretaries Mylod, Stewart and Weller and State Agent Howard, and was then presented a set of golf sticks, golf balls and a windbreaker.

Mr. Ling joined the North British organization in 1900, was appointed special agent in the middle department five years later, advanced to assistant general agent in 1917, and appointed secretary in 1929.

### Byron R. Ward's Change

Byron R. Ward, Topeka, who has been state agent in Kansas for the Law Union & Rock and the Standard Mar-

ine for the past eight years has taken a year's leave of absence and has been elected vice-president of the Meade Investment Company, Topeka, Kan. The Meade agency has just purchased the fire and casualty insurance business of Pierce & Co., Topeka, and Mr. Ward will assume charge of that business. The Meade Investment Company is general agent in Kansas for the American Automobile and Glens Falls Indemnity. Mr. Ward has been active in Blue Goose work and is the present most loyal gander of the Kansas pond.

## Jackson Board Dual Agency Troubles Virtually Settled

JACKSON, MISS., June 5.—The Jackson Association of Fire Underwriters believes the difficulties in connection with dual plants in this city have been practically adjusted.

Randolph Smith, state agent New York Underwriters, agents of which turned in their supplies under the new rule, denies a report that the company will withdraw from Jackson on account of the local board's enforcement of its dual agency rule. Mr. Smith said he expected to make a new appointment in the immediate future.

There were some objections to the fact that an exception on the deadline date was made in the case of the Automobile, represented by R. S. Greer. Mr. Greer was given 30 days additional time to take up one of his plants because he failed to receive the local board's official notice.

The Merchants Fire, which is operated in Mississippi from the home office in New York, advised the Jackson board that it would not comply with the board's dual agency rule, but would operate in the city as a non-board company, continuing its multiple agency plant.

### Buffalo Board in Mississippi

JACKSON, MISS., June 5.—The Buffalo Fire, which has heretofore operated in Mississippi as a non-board company, has announced its intention of operating as a board company.

### Iowa Officials Named

DES MOINES, June 5.—Ray Murphy, who takes office in July as insurance commissioner of Iowa, names Maurice V. Pew, Cedar Rapids insurance attorney, as first deputy commissioner. Others named to key positions in the department are former State Representative John Speidel of Washington, Iowa, second deputy; W. H. Bailey, Sheldon, securities clerk and F. G. Callander, Des Moines, complaint clerk.

### Klinkenborg to Kansas Post

J. H. Klinkenborg of Fargo, N. D., has been appointed Kansas special agent of the Phoenix of Hartford under State Agent Beazley. Formerly in the insurance business at Sioux Falls, S. D., Mr. Klinkenborg went to Fargo in 1926 to become state agent of the Queen City Fire, continuing with that company four years. He then joined the Manchester Biscuit Company as sales manager and some months ago went with the Fargo Food Products Company as agent at Glasgow, Mont.

He is now at the home office in Hartford and will go to Kansas about July 1. His headquarters will probably be Wichita.

### North Carolina Agency Speakers

The principal speakers for the annual meeting of the North Carolina Association of Insurance Agents in Raleigh Friday and Saturday of this week include: E. J. Cole, Fall River, Mass., president National Association of Insurance Agents; T. F. Southgate, chairman legislative committee North Carolina association; Commissioner D. C. Boney, L. S. Harris, director North Carolina motor license bureau, and C. W. Roberts, president Carolina Motor Club.

## Connecticut Agents Hold Their Mid-Year Gathering

### DISCUSS COMPENSATION POOL

Decide to Send Out Questionnaire to Find Out Proportion of Fire Business Members Write

By RALPH E. RICHMAN

WATERBURY, CONN., June 5.—At the mid-year meeting of the Connecticut Association of Insurance Agents, President T. A. Sturgess explained the method of procedure in handling renewals on HOLC property when payment is not made at once. He urged agents not to file numerous policies about which there is doubt as to payment by the assured.

He also outlined the assigned risk plan for undesirable workmen's compensation risks, which was the subject of considerable discussion. It was brought out that the agent comes back into the picture if the risk is once more accepted by a carrier in the normal way.

Unity of action among agents in efforts for the common good is more needed today than ever, Mr. Sturgess said, to avoid danger to the American agency system. He suggested trying to ascertain what proportion of the total fire premiums in the state are produced by members of the state association. It was decided to send out a questionnaire seeking this information.

### Discuss New License Fee

Frank Brodie, Waterbury, reported for a special committee which has been considering a higher agents' license fee as a method for eliminating many part-time agents. Objection to this plan in company ranks centered on the danger that eventually the companies might be called upon to pay the much higher fee even, though in Connecticut agents did pay the fee themselves as was planned. Some hardship would also result to agents in smaller towns. The committee recommended that views of members on a higher fee to be paid by the agent be ascertained before the next meeting.

Col. H. P. Dunham, retiring commissioner, made his last appearance before an agents' meeting.

### Texas Tax Bill Vetoed

The Texas bill to assess a 2 percent tax on all premiums except life for the creation of a relief and pension fund for firemen has been vetoed by Governor Allred. He objected on the ground that the tax would fall upon a large class of people who would not receive any benefit therefrom and a larger class to whom the benefits would be at most indirect.

### J. G. Updegraff Honored

J. G. Updegraff, state agent in Kansas for the Royal, Queen and Newark, was tendered a dinner June 1 in Topeka, in recognition of his 25 years service to his organization. Western Manager E. W. Hotchkiss was present from New York and presented Mr. Updegraff with a clock on behalf of the company. Mr. Updegraff's father, O. P. Updegraff, who is connected with the Meade Investment Company, and his son George, who works in the state agency office, were among those present. Several agents in Topeka together with the field men of the organization in Kansas and Missouri were present.

The Guaranteed Service Corporation, fire and casualty agency, Terre Haute, Ind., has been incorporated by Dr. A. H. Lee, W. D. Fleming and T. A. Hadley.

### WILL BUY AN INTEREST

Wanted to purchase an interest in an aggressive local agency within a radius of 500 miles of Chicago by an experienced fire insurance man with some knowledge of casualty insurance.

ADDRESS B-83, NATIONAL UNDERWRITER



# Wake Up!

Sleeping accounts will wake up or be awakened by some live agent representing live companies.

CLIENTS OF THE YORKSHIRE INSURANCE COMPANIES CAN REST ASSURED THAT THEY ARE WELL PROTECTED



Will Wrightem  
FIELD CORRESPONDENT

THE YORKSHIRE INSURANCE CO. LTD

LONDON & PROVINCIAL MARINE & GENERAL INS. CO. LTD

SEA BOARD FIRE & MARINE AND THE YORKSHIRE INDEMNITY CO. OF N.Y.

90 JOHN STREET NEW YORK CITY



## NEWS OF FIELD MEN

### Simmonds in Tennessee Post

**Royal-Liverpool & London & Globe Announce Some Changes Affecting Work in Three States**

R. M. Simmonds has been appointed Tennessee state agent of the Liverpool & London & Globe to succeed H. D. Forrester, who was recently called to the head office in New York and made assistant manager of the southern department. Mr. Simmonds was formerly state agent of the Royal group in West Virginia. He will maintain his headquarters in 815 Independent Life building, Nashville. Following Mr. Simmonds' transfer to Tennessee, J. M. Hall, who has been state agent of the L. & L. & G. group in West Virginia, will supervise the interests of all the fire companies in the Royal-L. & L. & G. group in the northern half of West Virginia. Charles S. Peksa, who has for a number of years been in the service of the company in the special service department at New York, has been appointed state agent and will supervise the interests of the Royal-L. & L. & G. groups in the southern half of West Virginia.

Joseph S. Brown, Jr., has been appointed special agent of the Liverpool & London & Globe in Virginia, being associated with State Agent W. T. Dent. He has been in the service of the L. & L. & G. since 1929, occupying various positions in the New York office. His headquarters will be at 1113 Main street, Richmond, Va.

### Winnard Head of Ohio Group

**Annual Meeting of the Fire Underwriters Association Was Held This Week**

COLUMBUS, O., June 5.—The Ohio Fire Underwriters Association of Ohio, at its annual meeting elected the following officers: R. W. Winnard, Fire Association, president; Ralph W. Hukill, Fireman's Fund, vice president; H. R. Underwood, Providence Washington, secretary-treasurer. New executive committee members are W. A. Sawyer, Fireman's Fund; W. H. Witherspoon, Aetna, and H. H. Gamber, New Brunswick. Holdover members are Fred G. Bell, National, and H. J. Kirkham, Scottish Union.

Walter B. Hilton, who is leaving the Continental group, resigned as a member of the organization.

### Gulf Changes in Texas

Two special agent appointments have been announced by the Gulf of Dallas. W. S. Anderson has been transferred from the Texas Panhandle territory to Houston, succeeding Joe L. Lloyd, who was fatally injured in an automobile accident while attending the annual convention of the Texas Association of Insurance Agents in May. John E. Goff, who has been in the home office, has been appointed to succeed Mr. Anderson in the Panhandle field, with headquarters at Lubbock.

### Wisconsin Auxiliary's Officers

The Wisconsin Women of the Blue Goose at their last meeting of the season installed the following new officers: Mrs. A. H. Ely, president; Mrs. Emma Rademacher, vice-president; Mrs. J. F. Hamilton, secretary, and Mrs. I. E. Frey, treasurer. Hostesses were Meses. E. C. Hauser and A. B. Paulsen. Fifty attended.

A beautiful corsage and best wishes were presented to Mrs. W. J. Badenhop, who is soon to leave for Eau Claire, Wis., to make her home.

### Dakota Field Groups Elect

**H. F. Morris Heads Fire Underwriters Association, R. J. Klinkenborg Made Fire Prevention Chief**

FARGO, N. D., June 5.—Hardin F. Morris, state agent North British & Mercantile, was reelected president of the North Dakota Fire Underwriters Association at its annual meeting here Monday. J. P. Wolfe, Moorhead, Security of New Haven, vice-president, and D. C. Brown, Fargo, Fire Association, secretary-treasurer, also were reelected.

The North Dakota Fire Prevention Association elected R. J. Klinkenborg, state agent Norwich Union, president; H. A. Paulson, Fargo, North America, vice-president; W. H. Halvorson, Fargo, America Fore, secretary-treasurer. On the executive committee are T. P. Davis, Phoenix of Hartford, and O. A. Schollander, St. Paul Fire & Marine. Leonard Zell, Hanover Fire, retiring president, was commended for results of

fire inspections the last year. The association outlined plans for coming inspections.

The Dakota Blue Goose, embracing North and South Dakota, will hold its annual summer meeting at Alexandria, Minn., Friday, Saturday and Sunday. Roy Slater of Sioux Falls is now most loyal gander. A varied sports program has been arranged, with an informal dancing party Saturday evening. About 40 couples are expected to attend.

### Tennessee-Kentucky Field Men's Program Is Announced

The program for the three-day joint convention of Kentucky and Tennessee field men at Signal Mountain, Tenn., June 18-20, is announced. The first day meetings will be held by the Tennessee Fire Underwriters Association, Tennessee State Fire Prevention Association and Tennessee Blue Goose, and the corresponding Kentucky organizations will hold forth.

On the second day there will be a joint meeting to hear three talks. The speakers will be C. R. Street of Chicago, vice-president and western manager of the Great American, on "Problems of 1935;" Frank Drake, Louisville attorney on "Legal Phases of Our

Business;" and J. Burr Taylor of St. Louis, who does special work for the Western Actuarial Bureau, on "The Insurance Man in Community Service." Talks are also scheduled by two Blue Goose leaders—S. A. Mehorter of New York, most loyal grand gander, and R. W. Hukill of Norwood, O., grand keeper.

On Thursday there will be an open forum to which local agents, adjusters and any others in the business are invited. There will be talks by Henry Lindholm, Western Actuarial Bureau, Chicago; P. M. Fenton of Chicago, underwriter in the Marine Office of America, on "Marine Insurance Opportunities;" S. M. Williamson, Memphis on "Random Thoughts of a Local Agent."

J. C. Schmitt will preside at the meeting of the Tennessee Fire Underwriters Association, while W. P. Huff will be in the chair at the meeting of the Kentucky Fire Underwriters Association. G. B. Raine is head of the Tennessee Blue Goose and W. H. Strossman is most loyal gander in Kentucky. G. B. Akin is president of the Tennessee Fire Prevention Association and C. P. Thurman of the Kentucky association.

There will be a Blue Goose dinner dance the evening of June 18, the co-chairmen being R. H. Gustetter and G. L. Frank. An elaborate program of

## \$25.00 REWARD!

THE average reward to Agents who have experimented in a small way with our Sales Promotion Service has been in the neighborhood of Twenty-Five Dollars in commission. During the past twelve months we have prepared individual sales promotion campaigns for 1,498 of our Agents, and the returns received within the first 30 days have produced this much commission—subsequent sales not being tabulated.

The cash outlay for the Agent does not exceed one postage stamp per prospect: all material is furnished gratis, and plans to fit the particular case of each Agent are prepared during a personal interview in the Agent's office.

If a proven service such as this appeals to you, why not look into it further? Of course, large agencies will exceed this average in proportion to the use they make of our service.

BY THE FIRE COMPANIES  
OF THE AMERICAN GROUP



THE AMERICAN OF NEWARK

THE COLUMBIA FIRE OF DAYTON

DIXIE FIRE OF GREENSBORO

sport and recreation is arranged, including golf, trap shooting, shuffle board, horse shoe pitching and swimming and diving contests.

#### Oklahoma Meetings at Tulsa

Oklahoma Blue Goose members were guests of the Tulsa puddle Monday afternoon and evening for the regular meeting and initiation. The June meeting of the Oklahoma Fire Writers Association was held there Tuesday.

#### Jacobs Virginia President

J. N. Jacobs, Virginia state agent of the Commercial Union group, has been elected president of the Fire Insurance Field Club of Virginia to succeed H. C. Taylor, state agent Home of New York, who relinquished the office recently. Mr. Jacobs has been vice-president.

#### Luehs Leads N. J. Specials

NEWARK, June 5.—At the annual meeting of the New Jersey Special Agents' Association, held at the Suburban Country Club, Elizabeth, the following officers were elected: President, John F. Luehs, Meserole fleet; vice-president, Fred Bross, Home; secretary, H. W. Wittich, Providence Washington and treasurer, C. H. Buckingham, Phoenix, Eng. The outing was attended

by about 70 members and their guests and the festivities of the day were brought to a close with a dinner and the presentation of prizes for the golf tournament and quoits. Among the prize winners were Walter Clark, Fred Bross, Fred Morasch, Queen; Al Graham, S. Connett, John Luehs and S. A. Mehorter, Home. Walter L. Fredericks, L. & L. & G. won the consolation prize in the golf tournament.

#### With Company 15 Years

J. E. Hanowell, Ohio state agent, is starting his 15th year with the Merchants Fire of Denver. Fourteen years ago he took the company into Ohio without any premium income on its books. Today its annual premium income in Ohio is over \$100,000.

#### Heart of America Election

At the annual dinner meeting of the Heart of America Blue Goose in Kansas City, Mo., W. G. Chesnut, manager Western Adjustment, was elected most loyal gander to succeed T. O. Nuckles, Springfield Fire & Marine. A. F. Nelson, North America, was named supervisor; J. C. Hupp, National of Hartford, custodian; H. E. Trautman, Northwestern National, guardian; Fenton Hume, attorney, was reelected keeper, and O. A. Ramseyer, North

America, reelected wielder. Mr. Nuckles was named delegate to the grand nest with G. H. DeVries, New York Underwriters, and O. D. Cox, American of Newark as alternate.

Following dinner, Tom Collins, Kansas City "Journal-Post," gave his talk on "Luck."

#### Ohio Blue Goose Party

COLUMBUS, O., June 5.—Nearly 200 persons attended the Ohio Blue Goose party at the Scioto Country Club Monday afternoon and evening. O. A. Ogden was chairman of the entertainment committee and Mrs. E. F. Gallagher was chairman of the committee on bridge. Winners in the golf games follow: Blue Goose cup for low gross, Ray Geiger, score 77; Field Club cup for low net, H. W. Collins; blind bogey, Dewey F. Durnford, A. R. Gibson and J. W. De Cessna.

#### B. D. Prince With Century

The Century of Scotland has appointed B. D. Prince state agent in Pennsylvania, Maryland and Delaware. He succeeds W. R. Budlong who resigned recently to join the American of Newark. Mr. Prince, who has established temporary headquarters in Philadelphia, formerly traveled for the Union of Canton.

#### Goes With Union of Indiana

R. O. Furgason, formerly Indiana special agent of the Firemen's group, becomes special agent of the Union of Indianapolis in Indiana for fire and tornado lines.

#### MacDonald Rapidly Recovering

NEWARK, June 5.—R. A. MacDonald, special agent in New Jersey for the Fire Association group who fell several months ago while inspecting a burned building in New Jersey and was severely injured about the head, is rapidly recovering and is expected back in the field within the next two weeks.

#### Ohio Bureau Men to Meet

The Ohio Association of Fire Underwriters, the Bureau Club, has arranged to hold its annual outing at Catawba Cliffs June 25-26. The committee in charge of the arrangements is composed of Dwight P. Ely, Ohio Farmers; Ray R. Dillon, Firemen's, and F. J. Weber of the Concordia.

#### Nebraska Pond Annual Meeting

The Nebraska Blue Goose will hold its annual meeting and picnic June 22 at Happy Hollow Country Club. W. P. Blinn, Nebraska Inspection Bureau, is in charge of arrangements. It is expected that 150 will attend.

#### Field Notes

Dean Charles McCallister of St. John's Cathedral addressed the Washington Blue Goose at Spokane. Ed Aughey was chairman.

E. L. Miller, special agent of the Stuart G. Thompson-Elwell general agency, Seattle, was married to Elizabeth Allen Card of Tacoma.

#### Mississippi Groups Elect

Two of the regional groups of Mississippi local agents have just held their annual meetings. The Yazoo Delta Association met at Belzoni, and elected these officers: W. M. Flautt, Tutwiler, president; Shaw Johnson, Clarksdale, vice-president; Chester Robb, Cleveland, secretary-treasurer.

The sixth district group met at Wiggins, electing the following officers: W. M. McLaurin, Laurel, president, C. H. Brandon, Gulfport, vice-president; E. D. Hurst, Laurel, secretary-treasurer.

#### Miscellaneous Notes

A. P. Morrill of the Concord, N. H., agency of Morrill & Everett, a former state senator, died June 2.

The Grange Mutual Casualty of Columbus, O., has been licensed by the Ohio department to write automobile insurance.



## NATIONAL UNION FIRE INSURANCE COMPANY

Pittsburgh, Pa.

"Men are valuable just in proportion as they are able and willing to work in harmony with other men."

—Elbert Hubbard

A  
Good  
Agency  
Company

*In the  
Middle of  
the* **MIDDLE WEST**

Right where we can serve you best—in the very center of the United States.

Near enough to all agents to give immediate service.

Near enough to see our agents often—and to have them visit us.

**A BIG FACTOR IN MAINTAINING GOOD SERVICE**

**THE KANSAS CITY FIRE & MARINE INSURANCE COMPANY**

MANAGED BY  
**R. B. JONES & SONS INC.**

Home Office:  
Federal Reserve Bank Bldg.  
Kansas City, Missouri

Chicago Office:  
Insurance Exchange  
Chicago, Illinois



## AS SEEN FROM CHICAGO

### STEWART HOPPS VISITS CHICAGO

Stewart B. Hopps of Stevens & Hopps, New York, visited Chicago Monday and Tuesday of this week in behalf of the Pearl. He plans to visit Chicago again week after next.

### LARGE ATTENDANCE EXPECTED

More than 100 acceptances have been received for the Big Foot Country Club annual outing of the Chicago Board June 11. Blind bogey of nine holes will be run off in the morning. After lunch the tournament will be held, with many fine prizes offered, including those for putting, basket pitching, low gross for four short holes and for a hole-in-one, if any. The booby prize held over from last year, built by the Fire Insurance Patrol crew, also is offered. Banquet and awarding of prizes will follow. The fellowship committee which is conducting the affair is: W. F. Jacobs, chairman; J. J. Falvey, Rockwood Hosmer, C. D. Lasher, W. M. Murray and W. E. Rollo.

### QUINBY JOINS MILLERS NATIONAL

Walter E. Quinby goes with the Millers National of Chicago to assist Al. F. Campbell, manager of its new Cook County brokerage department, located at 1330 Insurance Exchange, Chicago, adjoining the main office. Mr. Quinby was formerly assistant superintendent of the fire insurance department of the Chicago office of the Aetna Life companies.

### JOINS W. A. ALEXANDER & CO.

Jerome P. Bowes, Jr., head of Bowes & Co., Chicago insurance brokers, has become associated with W. A. Alexander & Co. of that city as vice-president. Mr. Bowes started 22 years ago with the Badgerow Company, which later became the Rockwood Company. In 1920 he established the agency of Bowes, Merrick & Co. and its name was later changed to Bowes & Co. In 1931 it discontinued its agency relationships and operated as a brokerage office. Mr. Bowes will continue his interest in Bowes & Co. R. B. Rogers and Paul M. Brown, both vice-presidents, will continue in that capacity with Bowes & Co.

### OBJECTS TO TAX BILL

The Illinois Chamber of Commerce has made a protest to the members of the revenue committee of the Illinois house on House Bill No. 964, which provides for taxes on insurance premiums. The Illinois chamber says:

"May we respectfully call your attention to some provisions of House Bill 964—tax on insurance premiums—which, if enacted, would be of harmful consequence to the insurance buying public in Illinois. Our only intention is to bring these matters up and place them at your disposal for your serious consideration. This bill proposes a tax of 2 percent on fire insurance premiums of all companies, both domestic and foreign, to support fire departments. This rate is practically the same as that under the present law. The above bill also proposes a tax on premiums of all foreign and alien companies except fraternal in the amount of 1½ percent which applies to all kinds of insurance premiums except life. It also proposes a tax on domestic companies, except title companies, fraternal, county and township mutual fire, of 2 percent on life premiums, 1½ percent on fire premiums in cases where 2 percent is paid for fire department. Where 2 percent is not paid for fire department then fire companies must pay 3½ percent. On all other insurance premiums 3½ percent must be paid. Credit is allowed for capital stock taxes paid.

"Foreign casualty, surety and life companies are subject under the present law to a tax of 2 percent on premiums and domestic companies are subject to a real estate property tax and a capital

stock tax. The imposition of a further tax on insurance business would be an unjust burden. It would be passed on to the policyholders and result in another instance of indirect taxes that are so burdensome to the people. It is, perhaps, necessary to raise funds for the support of the government but why place the burden on the policyholders? They are already paying the same amount of tax as other classes of citizens and they should not be compelled to pay more simply because they have the foresight to carry insurance. The amount of premium taxes, to say nothing of property and capital stock taxes paid by the companies, now collected by the insurance department exceeds \$6,000,000 per year with an expense of not more than 10 percent of that amount. It is nothing more than fair to say that insurance companies and policyholders are now carrying more than their just share of the burden of government.

"The imposition of the additional tax of 1½ percent on foreign and alien companies will result in retaliation by other states against all Illinois companies. Illinois companies will be compelled to pay this additional tax in almost every state in the Union, for very few states are without retaliatory law and with no resulting gain to the revenue of Illinois. Other states will not stand by and permit their companies to be compelled to pay and not impose a like burden on Illinois companies."

Ralph P. Dening, who for eight years has been connected with the Ohio Inspection Bureau in the Cleveland office, has joined the North America in its engineering department in the western headquarters in Chicago.

## NEW YORK NEWS

### JOINS CUBAN ORGANIZATION

M. J. McBride has resigned as manager of the brokerage and service department of the London & Lancashire, to become New York representative of the insurance department of the Trust Company of Cuba. This is one of the largest insurance agencies in Cuba and represents a group of American and foreign companies.

### ADVERTISERS HEAR PEW

In his talk on "This Dangerous World" before the mid-year meeting of the Insurance Advertising Conference in New York, M. E. Pew, editor of "Editor and Publisher," spoke of the dangers encountered in the fast pace of life today. "In danger to life and limb, the United States leads the world," he declared. Accordingly, insurance is an indispensable service and advertising men should stress this fact.

Vash Young, well-known author, spoke on "Winning the Little Wars of Everyday Life."

G. G. Clark, past president of the Art Directors Club of New York, and now art director of the Morse International, Inc., gave an illustrated lecture on advertising art, typography and layouts.

There were about 100 in attendance at this mid-year meeting. The Class B members had a session of their own. Thomas Kane, president of the Spectator Company, presided. A. A. Fisk, advertising manager Prudential, urged all papers to join the Audit Bureau of Circulations.

The annual meeting is to be held at the Westchester Country Club Sept. 16-18.

### SPECULATION ON F.H.A.

There is considerable speculation going the rounds in New York City as to

what will be the ultimate tie up with the Federal Housing Administration insurance scheme. Those on the inside declare that the proposition is in a nebulous state. There are a number of people endeavoring to break into the ranks at Washington, D. C., and capture the plum. An effort is being made to consummate a close tie up. Under the Federal Housing Administration act banks or other financial institutions may loan money to householders to erect dwellings but the F.H.A. guarantees that the mortgage and interest will be paid. Under these conditions mortgages are readily sold. The F.H.A. will advance money for the remodeling of houses up to a certain limit. The insurance firms that are endeavoring to effect connections desire to have all the insurance where the F.H.A. is interested directed to one or a few sources.

The Eastern Underwriters Association has called off its regular meeting to be

held in June. There probably will not be another meeting until fall.

The spring outing of the Insurance Accountants Association of New York is to be held June 11. There will be a boat trip to Indian Point and several hours will be spent there.

E. T. Glatzmayer has been appointed special agent in production work among brokers in the metropolitan branch of the Travelers Fire at 55 John street, New York City.

### Hamilton Fire Reduces Capital

The stockholders meeting of the Hamilton Fire of New York voted to reduce the capital from \$500,000 to \$200,000 by the reduction of the par value of shares from \$25 to \$10 each.

The American Automobile Owners Association, former automobile service club of Los Angeles, has been placed in receivership under the direction of the state insurance department. It has not been licensed the past year.

## How to Satisfy Your Clients

Your clients, Mr. Agent, want many things—homes, comfort, health, better cars. In a business way they want factories that pay profits, stores that sell goods, stocks that satisfy *their* customers. And all these things they want *permanently*. Beyond anything else, they want that dream of every man: *security*.

They don't want insurance for its own sake. They will buy insurance because it guarantees the permanence, the security of these other things.

To all the world insurance has come to mean that one thing: security. When you interview clients, don't talk insurance, talk security. Your clients look to you as the vendor of that greatest gift of all.

To satisfy your clients, to set your own mind at rest, to be sure that when you sell this security against disaster you will give full weight and honest measure, deliver the policies of one of these companies.

The  
LONDON ASSURANCE

The  
MANHATTAN  
Fire & Marine Insurance Company

The  
UNION FIRE,  
Accident & General Insurance Company

99 JOHN STREET

NEW YORK



## THE NATIONAL UNDERWRITER

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### Claimants—Hands Across the Sea

ONE of the interesting features of the annual observations of the directing heads of foreign insurance institutions is that they disclose a kinship, so far as insurance problems are concerned, around the world. They serve to impress us that human nature is about the same and does not vary with national boundary lines.

For instance, in his annual report, SIR FREDERICK W. PASCOE RUTTER, governor and chairman of the LONDON & LANCASHIRE, makes some observations as to automobile liability insurance, which have a decidedly familiar ring. In GREAT BRITAIN, the road traffic act, he said, has added more to the liabilities of companies than at first was anticipated. It has become progressively more difficult to satisfy injured parties, because it is known that the motorist is insured. The amounts awarded by the courts are much heavier. The claimant is almost invariably given the benefit of the slightest doubt.

We are not informed as to the provisions of the road traffic act of GREAT BRITAIN, but we assume that the law is similar to that in MASSACHUSETTS, where all motorists are required to carry automobile liability insurance.

In the same issue of THE NATIONAL UNDERWRITER in which the views of the LONDON & LANCASHIRE executive were printed, there also appeared a report of a talk by the new insurance commissioner of MASSACHUSETTS, F. J. DeCELLES.

"The automobile liability rates are get-

ting so high that they are becoming confiscatory," Mr. DeCELLES declared. "The public conscience is becoming so numbed that thousands of claims are being put in far in excess of injuries sustained."

The ENGLISH and the AMERICAN claimants, at least, will extend hands across the sea.

The case against the compulsory automobile liability insurance idea is strengthened by the experience in ENGLAND. The MASSACHUSETTS experience has been a horrible example, but there are those who have been saying it may be due to the character of certain portions of the industrial population of MASSACHUSETTS or to the political complexion of the state or to the presence there of an unusually large number of venal lawyers and doctors.

There may be incidental factors which would either increase or minimize the inherent fault of the compulsory insurance idea, but fundamentally, the system won't work, because human nature is what it is. Anything goes where public money or the funds of an insurance company are involved.

It may be that the MASSACHUSETTS law may be modified in such a way as to protect the individual, who suffers real and substantial loss, but to discourage trifling and collusive claims. It will be difficult, however, to retain the inherent principles of the compulsory law and make a distinction that will accomplish substantial justice and yet be practicable.

### Concentration of Liability

WHILE the chance of conflagration in the more important cities has been greatly reduced by more efficient fire defense, the possibility of a severe loss in one community due to windstorm or hail is even greater than before because more people are taking this coverage. In many sections the hazards of storm are far greater than fire. In many states now hail coverage is automatically included in the tornado insurance contract.

Local agents are pointing out to property owners the great desirability of carrying windstorm coverage. Its attractiveness is enhanced by the fact that hail insurance is included except in a

few states without extra charge. There is no way to combat loss by hail or windstorm. The hail storm that struck San Antonio early in the year caused a loss of upwards of \$1,500,000. No sort of roof or building escaped. Recently over \$500,000 loss was incurred in Ponca City and Muskogee, Okla., through hail. These experiences are sufficient to illustrate the desirability of this coverage. They offer a very strong argument also for insurance in companies that have a wide spread of liability. If a company's liability is concentrated in a particular section a severe wind or hail storm might seriously cripple it.

## PERSONAL SIDE OF BUSINESS

Mrs. Fred D. Hess of Rockford, Ill., wife of the assistant western manager of the American of Newark group, died Sunday morning. She had been afflicted with heart trouble and was confined to her bed since Dec. 30. She is survived, in addition to Mr. Hess, by a son, David F., who is a student in Northwestern University, and a sister, Mrs. Ray L. Marshall of Dallas, Tex. The funeral was held at the residence Tuesday morning and the burial was at Elmwood, Ill., Mrs. Hess' birthplace.

A. E. Marling, prominent real estate operator of New York, who was a director of several insurance companies, died at the age of 76. He was a trustee of the Mutual Life of New York, local director of the Commercial Union, Palatine and the Union of England, director of the Commercial Union Fire, Columbia Casualty, Hanover and Fulton Fire.

The Rev. Anthony Joseph Wegmann is to be ordained to the priesthood at St. Louis cathedral, New Orleans, on June 15. He is a son of John X. Wegmann, president of the Lafayette Fire of New Orleans.

John Hosking, assistant United States manager of the Century of Scotland, is on a three weeks agency trip through the central west.

Miss Barbara Ethel Beresford, daughter of Percival Beresford, former United States manager of the Phoenix of London group, was married to Edwin C. Booth of Winchester, Mass., at Short Hills, N. J. Mrs. Booth is a graduate of Ethel Walker School, Simsbury, Conn., while Mr. Booth graduated from Yale in 1929.

J. G. Slater, "Michigan's grand old man of insurance," president of the State Mutual Cyclone of Lapeer, is at his desk every day despite his 84 years. He was elected a director of the insurance company in 1913 and is its oldest director in point of service. He became president in 1929 and has personally adjusted more claims for the company than any man in the state. He is an ardent baseball fan and follows the standing of the Detroit "Tigers" with much interest.

The Alexandria Insurance Agency, Alexandria, Minn., which was established in 1926, had a formal opening in its new office building last week. The field men of companies represented in the agency were all invited and later in the week the agency had an official opening for clients and friends. A large number visited the new offices and conveyed their congratulations. Souvenirs were given to all visitors. A cash prize of \$5 was offered to the person in Douglas county who could bring in the oldest fire or windstorm policy. The two members of the firm are George R. Teeson and O. D. Olson. The new office building is at 107 West Lincoln avenue.

J. R. Cashel, western manager of the Providence Washington, is visiting the home office of his company in Providence, R. I., this week.

William H. Stuart, political commentator of the Chicago "Evening American," mentions the possibility of Ernest Palmer, Illinois insurance director, becoming a gubernatorial candidate in his state. Mr. Stuart says there is talk that although Mr. Palmer is in the cabinet of a Democratic administration, he might become a candidate on the Republican ticket. Mr. Palmer, according to Mr. Stuart, was classed by many as a Republican prior to his appointment as insurance director.

Another man that is being mentioned as a candidate for governor on the Republican ticket is C. J. Doyle of Spring-

field, Ill., assistant general counsel for the National Board of Fire Underwriters, who was formerly secretary of state in Illinois and formerly personal attorney for the director of trade and commerce in that state.

Stockton Rush of Chicago, assistant western manager of the North America group, arrived home last week from a trip to England. He combined business and pleasure. He was at his desk Monday morning.

The wife and 6-year-old daughter of C. R. Watkins, Indiana state agent of the New York Underwriters, were badly injured in an automobile accident, the daughter losing an eye. Their car was struck by a truck. Mr. Watkins has just moved into new quarters at 414 Pennway building, Indianapolis.

Two prominent St. Louis agents are patients at St. Luke's hospital there: W. D. Hemenway, president Insurance Agency Company, and Former Mayor F. H. Kreismann, who heads his own agency and is also president of the St. Louis Mutual Life.

C. C. Mitchener of Marianna, Ark., perennial secretary of the Arkansas Association of Insurance Agents, was elected trustee of the Arkansas Association of Elks at the state meeting held in Hot Springs last week.

Gilbert Leigh, Jr., son of J. Gilbert Leigh of L. B. Leigh & Co., Little Rock, Ark., will graduate June 18 from Princeton University. His parents will attend the graduation.

E. O. Redwitz of Louisville, Kentucky state agent of the Security of New Haven, who has been ill, is fully recovered and traveling again as usual.

Bruce E. Richie of the Chicago agency of Lyman Richie & Co. is seriously ill at the Presbyterian Hospital in Chicago.

Agents in the eastern department of the American Home Fire were dinner guests of Senator J. A. Frelinghuysen, the company's president, at the "Old Mansion," Raritan, N. J., Wednesday. A like affair was held some months ago and proved so enjoyable its repetition was decided upon.

### Committees of the General Agents Association Named

New committee appointments of the American Association of Insurance General Agents have been announced by President B. P. Carter of Richmond, Va. He previously made known that the chairman of the executive committee is W. L. Braerton of Denver, and J. G. Leigh of Little Rock is chairman of the conference committee.

The other members of the executive committee are H. A. Steckler, New Orleans; L. C. Quin, Atlanta; J. K. Shepherd, Little Rock, and the officers and chairmen of standing committees.

The other members of the conference committee are Mr. Quin and Mr. Braerton.

Raymond L. Ellis of San Francisco, C. F. Cashman of Denver and Louis English of Richmond constitute the general welfare committee.

The membership committee consists of Finley Tucker of Jacksonville, Fla., and L. B. Donues of San Francisco. Herbert Cobb Stebbins of Denver and T. W. Garrett, Jr., of Kansas City make up the publicity committee. Mr. Shepherd is the memorial committee and he is also the national councillor.

F. L. Loring, Dallas Center, Ia., has received a gold sign from the American of Newark in recognition of his 25 years as an agent.

# HEY!!

Sell the Combined Golfers Policy  
EVERY Golfer Needs this Protection.



PROVED BY THE ACID TEST OF TIME

## The AMERICA FORE GROUP

THE CONTINENTAL INSURANCE COMPANY  
AMERICAN EAGLE FIRE INSURANCE COMPANY  
FIDELITY-PHENIX FIRE INSURANCE COMPANY  
FIRST AMERICAN FIRE INSURANCE COMPANY

*Eighty Maiden Lane,*



## of Insurance Companies

NIAGARA FIRE INSURANCE COMPANY  
MARYLAND INSURANCE COMPANY OF DELAWARE  
THE FIDELITY AND CASUALTY COMPANY

ERNEST STURM, Chairman of the Boards  
BERNARD M. CULVER, President

*New York, N.Y.*

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL



# FIRE INSURANCE NEWS BY STATES

## MIDDLE WESTERN STATES

### Shingle Roof Fires Abound

**National Fire Protection Association  
Calls Attention to the Conditions  
at Minneapolis**

The National Fire Protection Association calls attention to the fact that although about 80 percent of the new roofs and reroofing for the past several years in Minneapolis has been fire-retardant, the number of fires from sparks on wooden shingle roofs has shown a steady increase from 513 in 1929 to 785 in 1934. During the last ten years the city has had 6,647 fires on wooden shingle roofs, compared with 95 fires involving all other kinds of roofing. A fire prevention code is before the city council for adoption. It is reported that the bad conflagration area along Sixth avenue is to be cleared by a project of the FFWA.

### Study Wisconsin Query

The industrial commission of Wisconsin has sent to insurance companies a questionnaire to establish whether the companies should report commissions and other remuneration paid to agents as a basis for an assessment under the Wisconsin unemployment insurance act. The National Board has referred this matter to counsel and the companies are advised not to fill out the questionnaire, pending further advice.

### Storm Loss Near Flint, Mich.

FLINT, MICH., June 5.—For the second time in less than a year heavy windstorm damage was sustained when a freakish twister tore through a limited section about four miles southwest of Flint. Property damage was estimated at \$200,000. It is believed the bulk of the loss will fall on the mutual windstorm carriers insuring farm property.

### Push Personal Effects Cover

WICHITA, KAN., June 5.—The Wichita Insurers are making a drive for personal effects insurance in June, under the direction of the educational committee, of which Byron S. Chapell is chairman.

All offices will close at 3 p. m. tomorrow for the annual outing at Sunnydale Springs. All members, office employees, their families and friends, including a number of field men, are invited. Nearly 300 are expected to be on hand.

### Founder Rejoins Association

DETROIT, June 5.—Alfred Bunclark, of the Bunclark-Fischer Agency, Detroit, one of the few surviving founders of the Michigan Association of Insurance Agents, has rejoined the association after having been off the rolls for many years. He was one of the 21 agents who gathered at the old Cadillac Hotel here in 1898 to form the Michigan Association of Local Fire Insurance Agents, the forerunner of the present state organization.

### Gifford Agency's Picnic

The second annual picnic of the Gifford & Co. agency of Bloomington, Ill., to which all field men of companies represented in the agency, their wives and some other friends were invited, was held at the Maplewood Country Club there with about 40 in attendance. There was a general get-together in the morning, a chicken dinner at noon, with golf in the afternoon for the men and cards for the ladies. H. J. Conklin, Firemen's of Newark, won the golf

prize. R. R. Mittelbush, Security of Davenport, on behalf of the field men in attendance, made a poetical presentation of a handsome Gladstone bag to M. A. Gifford, head of the agency, who is leaving Friday for Mexico City to attend the meeting of Rotary International, of which he is district governor, and will be away about two weeks. Arrangements for the picnic were made by F. F. James, who is associated with Mr. Gifford in the agency.

Field men in attendance, in addition to those mentioned, included R. V. Haser, Ohio Farmers; John T. Harding, Millers National; H. R. Prince, Northern of New York; R. L. Britt, Northwestern National; F. H. Johnson, Pacific Fire; F. J. Breen, Standard of New Jersey; B. B. Winkler, Republic of Dallas; Cecil Moore, American Equitable; J. O. Stacey, Freeport Motor Casualty.

### Attend South Dakota College

Richard E. Vernor, manager fire prevention department Western Actuarial Bureau, and J. W. Just, fire department instructor, Illinois Inspection Bureau, are attending the South Dakota State Fire College at Hot Springs.

### Little Flood Coverage

KANSAS CITY, MO., June 5.—Little or no flood damage insurance is in effect in the middle western areas suffering from one of the most severe flood waters in history. Over the weekend a tornado was reported to have done considerable damage near Wellington, Kan., and a destructive windstorm hit Marysville, Mo., breaking plate glass in business houses and doing other damage. There has been little hail damage reported since early in May.

W. G. Chestnut, manager Western Adjustment here, points out that little if any flood insurance has been written in this area, where there has been a drought five years, and dust storms all spring.

Few field men could get into the territory last week or this week because of the floods.

### Upper Peninsula Meet July 13

July 13 has been selected as the date for the Upper Peninsula regional meeting of the Michigan Association of Insurance Agents. The conference will be held at Blaney Park, a 22,000-acre resort development in the heart of the Upper Peninsula vacation country, and will draw a large group from lower Michigan as well as throughout the Upper Peninsula.

### More Hail Fund Policies

LINCOLN, NEB., June 5.—The state hail insurance bureau issued slightly more than 250 policies to June 1, compared with 59 all of 1934. Rate increases by stock companies in various parts of the state, based on previous experience tables, caused a temporary increase in favor of the state fund, which has enough of a surplus to take care of all losses in full. In the central Nebraska zone, where rates have been 6 percent for years, the new charge is 8 percent.

### Hutchinson Hail Loss \$250,000

More than 5,000 claims are reported from the hail storm that struck Hutchinson, Kan., May 8. Due to continued rains since the storm, adjusting and repairs have been delayed, resulting in increased losses to interior of buildings and dwellings. Losses are still being reported and estimates place the damage from \$250,000 to \$300,000. Both the

Western Adjustment under G. M. Montgomery, Wichita branch manager, and the Underwriters Adjusting, C. C. Crow, Wichita manager, have opened offices in Hutchinson and more than 20 extra adjusters are on hand.

Greatest damage was to roll type composition roofing and all types of composition where laid over old shingles. One manufacturing plant had a claim of around \$4,500. Practically every structure in the city had some loss, as well as all automobiles on the streets.

### Curtail Milwaukee Patrols

MILWAUKEE, June 5.—Consolidation of two insurance patrols and elimination of a third patrol goes into effect July 1, the patrol committee of the Milwaukee Board has announced. The economy move follows a reduction in the total fire premiums here and the resultant decrease of the pool fund maintained by the 2 percent assessment on premiums. The headquarters patrol station downtown will be closed and the equipment moved to the north side station at 917 Galena street, reducing the personnel of the two companies to 10 men each. Previously there had been three companies of seven men, with a total personnel of 23 men. Frank J. Lachenschmidt is chief of the patrol. Henry Eckstein, W. B. Calhoun and J. C. Brown are the members of the board's fire insurance patrol committee. Patrol No. 3, serving the south side and stationed downtown, will be eliminated.

### Report Upper Peninsula Deal

LANSING, MICH., June 5.—It is reported here that the Catholic bishop of the Upper Peninsula diocese has made arrangements to broker fire line on all Catholic property through R. J. Follis of the New York brokerage firm of Farjeon, Ballin & Co. As the territory is strongly Catholic, the volume of business affected is extremely large and

the prospect of obtaining only brokerage commissions is not at all satisfactory to local agents there. The business, of course, cannot be written direct under the Michigan law, since counter-signature of a resident agent is required.

### Plan Hotel Law Enforcement

LANSING, MICH., June 5.—Commissioner John C. Ketcham of Michigan is perfecting arrangements for rigid enforcement of the new hotel safety law enacted as a result of the Hotel Kerns holocaust. All hotels, rooming-houses, apartments, dormitories, etc., must be registered, a fee of \$1 being provided for administrative expense. The property-owner will be required to pay \$5 for mandatory semi-annual inspections by fire marshal's deputies. The statute provides an elaborate classification of places coming under the act and sets up safeguards varied to fit the apparent requirements.

### Lanphar Agency's Dinner

More than 60 agents attended the dinner and party given by the Lanphar Agency of Detroit, general agent of the American States, Standard Surety and Yorkshire Indemnity, at which W. E. Niven of Indianapolis, vice-president American States, was the featured speaker. M. F. Lanphar, secretary-treasurer of the agency, also spoke. L. N. Jull, vice-president of the agency, handled arrangements.

### Middle West Notes

E. E. Russell of Kokomo, Ind., well known local agent, died there at the age of 74.

Your Insurance Service, Dayton, O., has been incorporated by R. and C. R. Enig and A. H. Paul.

The Shryock Realty Company's membership in the Kansas City Insurance Agents Association has been reinstated. It has taken on the American. Frank Wilkinson is insurance manager.

## IN THE SOUTHERN STATES

### Lumbermen's Mutual in Line

**Ohio Company to Report Through  
Tampa Office of Rating Bureau—  
St. Petersburg Agents Pleased**

ST. PETERSBURG, June 5.—The Lumbermen's Mutual of Mansfield, O., represented in St. Petersburg by Paul B. Hanks, is now reporting through the Tampa office of the Florida Inspection & Rating Bureau. Also, as a rule, it is understood to be writing at manual rates, subject to premium refund at expiration if such has been earned.

The St. Petersburg Insurers Exchange feels that this practice of the Lumbermen's has gone a long way towards minimizing mutual competition. Lawton Swan, president of the exchange, estimates that it means mutual competition in St. Petersburg is cut 50 percent.

Two factors are understood to have influenced the Lumbermen's. One is the fact there has been a rate war in other sections of the state between mutuals. The other was recent losses in St. Petersburg that have cost the Lumbermen's close to \$50,000 for two of the largest lumber yards in the city.

While reporting through the rating bureau, the stamping office is without authority to compel the Lumbermen's, as a non-board organization, to correct violations.

So far as is known other mutuals writing in St. Petersburg are not reporting. But all of the others combined have not been as much of a competitive factor as the Lumbermen's.

### Give Rules on Cancellation

**Kentucky Actuarial Bureau Explains to  
Agents on What Basis Supplemental  
Contract May Be Applied**

LOUISVILLE, June 5.—Members of the Louisville Board after several conferences regarding the supplemental contract situation, agreed to drop the matter, and to take no action in regard to endorsing outstanding policies or make any general move toward canceling and rewriting. However, agents will solicit the additional coverages, and where necessary cancel pro rata and rewrite, under some conditions.

The Kentucky Actuarial Bureau has addressed a letter to agents to aid them in understanding application of the new rules.

Existing tornado and hail policies covering unsprinkled risks, the bulletin states, cannot be endorsed to the new tornado rates, but may be canceled pro rata, provided they are rewritten from date of cancellation in the same company on the same property, for not less than the original amount and for not less than the original term of the policy canceled.

### May Add Hail Coverage

Existing tornado or combined policies which do not contain the hail coverage may be endorsed to include this coverage without charge.

Combined fire and tornado policies cannot be endorsed with the supplemental contract. If the supplemental contract rate equals or exceeds that obtained under the tornado portion of the



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(Securities at Market Value)

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**\$2,087,058.35**

Securities at Market Value

82 YEARS IN BUSINESS

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**\$935,329.77**

Securities at Market Value

81 YEARS IN BUSINESS

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Organized 1866

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**\$1,932,062.99**

Securities at Market Value

69 YEARS IN BUSINESS

### THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Organized 1874

Surplus to Policyholders Dec. 31, 1934

**\$1,796,718.88**

Securities at Market Value

61 YEARS IN BUSINESS

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Tornado—Windstorm  
Ocean and Inland Marine  
Tourist Baggage  
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Explosion  
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Earthquake  
Aircraft  
Automobile—All lines  
Personal Accident  
Health  
Group Disability  
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Burglary, Theft and Larceny  
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Securities at Market Value

83 YEARS IN BUSINESS

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Organized 1871

Surplus to Policyholders Dec. 31, 1934

**\$2,081,259.40**

Securities at Market Value

64 YEARS IN BUSINESS

### THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Organized 1870

Surplus to Policyholders Dec. 31, 1934

**\$2,243,727.39**

Securities at Market Value

65 YEARS IN BUSINESS

### COMMERCIAL CASUALTY INSURANCE CO.

Organized 1909

Surplus to Policyholders Dec. 31, 1934

**\$2,022,134.99**

Securities at Market Value

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original combined policy, the combined policy may be canceled pro rata and the fire portion rewritten for the unexpired time with the supplemental contract attached, on the basis of the full annual rate for the first year, plus 75 percent of the annual rate for each additional year or pro rata part thereof. When the contract has less than a year to run (on other than dwelling policies when the rate shall not be less than 50 percent of the annual rate), the annual supplemental contract rate shall be charged. If the annual supplemental contract rate is lower than the tornado rate, the combined policy must be canceled and rewritten for the original term.

#### Straight Fire, Tornado

Where there is a straight fire policy and a straight tornado policy in the same company and for equal amounts with the same expiration dates, the tornado policy may be canceled pro rata and the fire policy endorsed with the supplemental contract for the unexpired time at the full annual rate (or not less than 50 percent of the full annual rate in the case of dwellings) if the unexpired term is one year or less, or if longer than one year at the full annual rate plus 75 percent of the annual rate for each additional year or pro rata

part thereof, otherwise tornado policy must be canceled short rate.

### Announce Kentucky Speakers

**Program for Annual Meeting of Agents in Louisville June 20-21 Nearly Completed**

LOUISVILLE, June 5.—The Kentucky Association of Insurance Agents has partly completed its program for the annual meeting here, June 20-21.

An executive meeting will be held the morning of June 20, running through the luncheon period. In the afternoon there will be reports by President G. R. Reed, Secretary P. B. Bethel, W. A. Reisert, national councillor, and by the legislative and other committees, including the committee revising the constitution and by-laws. Deputy Commissioner G. B. Senff will speak on the operation of the present agency license law.

At the banquet in the evening, Commissioner H. E. McClain of Indiana will speak on the new insurance laws of that state.

Speakers June 21 will include McKay Reed, Kentucky commissioner; W. T. Reed, Jr., manager of the National association's Washington office; Charles F.

Thomas, manager Western Underwriters Association, Chicago; R. E. Vernon, manager fire prevention department, Western Actuarial Bureau; J. H. Eglof, superintendent of agency field service, Travelers, and Paul Wilson, Phoenix of Hartford, representing the Kentucky field men.

The session will conclude with committee reports, resolutions, election of officers.

It is hoped that by the time of the meeting there will be enough results shown in the state survey of local agencies by field men to give some idea of total number of people that are dependent on the insurance business for their living.

### Texas Checking Bureau Is Believed Target in Probe

DALLAS, June 5.—Fire insurance men of Texas are trying to determine the reason for the blanket investigation resolution adopted by the Texas senate immediately prior to adjournment. A committee of five senators has been appointed with broad powers to investigate all state departments, although the fire insurance department is the only department that is specifically mentioned. The resolution specifies: "The committee shall study and investigate the insurance code, practice and procedure in this state to the end that it may prepare a code of practice and procedure conducive to the elimination of existing irregularities, abuse, inequities and discriminations, looking to relieving the citizens of this state from being taxed through their insurance premiums for the maintenance of the many and varied bureaus, associations and organizations."

It is generally believed that the resolution is aimed at the Texas insurance checking office which was inaugurated last year. It is believed that the resolution was backed by Ralph Soape of Austin, who heads the Insurance Buyers Council of Texas and who has been especially active in the legislative lobby in recent months. He always has taken a very critical attitude towards the orthodox companies.

The committee includes Senators W. R. Poage, Waco; Tom DeBerry, Bogota; T. J. Holbrook, Galveston; W. B. Collier, Eastland, and Joe Hill, Henderson.

### Oklahoma Hail Losses Are Estimated at Two Million

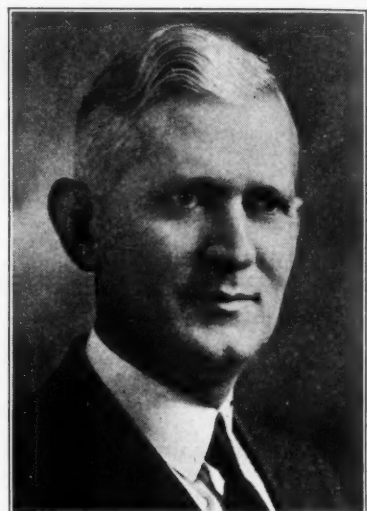
OKLAHOMA CITY, June 5.—Hail losses in Oklahoma this season will probably cost insurance companies between \$2,000,000 and \$2,500,000, according to an estimate by Manager Elmer I. Hoyle of the Fire Companies Adjustment Bureau. Hail storms have been coming so fast and furiously that it is impossible to obtain definite figures, but field men are swamped taking care of losses. Storms of the last few weeks have not been so disastrous, but the aggregate of continued small losses is piling up into big figures.

The heaviest loss was at Ponca City where hail stones fell that actually measured 14 inches in circumference. The unofficial estimate of the Ponca City loss is \$1,500,000. The huge stones tore roofs to pieces, crashed through windows and plate glass, and practically demolished automobiles. Loss claims were unusually heavy, including a large number for \$1,000 and a few as high as \$3,000 or \$4,000. This loss estimate does not include the school loss, which Mr. Hoyle puts at around \$30,000.

The second most disastrous storm was at Frederick, where claims for between \$30,000 and \$50,000 were filed. Hail storms the last week or ten days, all were light, but entailed many minor claims. Among the towns affected are Mangum, Grandfield and Maysville. Heaviest damage, Mr. Hoyle says, was to composition roofs.

To offset this unusual loss, there have

### One of the Mainstays of the General Agents Body



J. K. SHEPHERD

J. K. Shepherd of Little Rock is one of the mainstays of the American Association of Insurance General Agents. As a past president, he is a member of the executive committee and he has just been appointed national councillor of the organization by President B. P. Carter. He is also reappointed as the memorial committee.

been practically no fires of any consequence since March in Oklahoma.

### Virginia Bureau Meeting

The annual meeting of the Virginia Insurance Rating Bureau is to be held in Richmond the morning of June 7 and the governing committee will hold a session the previous evening. The dates of these meetings were selected in relation to the meeting of the Southeastern Underwriters Association in Hot Springs, Va., which adjourned Wednesday of this week and the dinner for Dan C. Boney in Raleigh, N. C., Thursday evening. A. R. Phillips of the Great American is chairman of the governing committee.

### Collects \$40,000 License Fees

OKLAHOMA CITY, June 5.—S. W. Philpott, secretary of the Oklahoma insurance board, reports more than \$40,000 collected in fees on agents' licenses in the last 30 days. This does not include the 2 percent premium tax on companies nor the renewal of license fee. The appropriation for the board is \$12,000.

### General, Gulf in Mississippi

The Gulf of Texas and the General of Seattle have entered Mississippi. The Gulf's business will be supervised by Parkinson & White, general agents, New Orleans, and agents of the General will report direct to the home office.

The General will not be permitted to write participating policies under the Mississippi law.

### Gardner Joins Bureau

S. C. Gardner, for three years in charge of the claim department of the Coleman & Co. agency and more recently an independent adjuster, has joined the San Antonio staff of the Fire Companies Adjustment Bureau, and will continue to specialize in casualty work.

### Allen Mississippi Speaker

E. M. Allen, vice-president of the National Surety, will attend meetings of the Mississippi and Louisiana Blue Goose and the Mississippi Association of Insurance Agents at Gulfport, Miss., June 21-22. He was formerly a local



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• The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter

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Counsel for many Insurance Companies  
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Attorney-at-Law  
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Federal Courts

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Trial of all Insurance cases in Federal and State  
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Property Damage—Marine—Burglary

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LAW OFFICES  
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Representing Royal Ind. Co., Eagle Ind. Co., Great  
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Equipped for Investigations, Adjustments and Trial  
All Insurance Cases.

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Equipped to handle trials of  
insurance cases in Eastern  
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### Collier, Collier & Bernard

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and Settlement of Claims

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Representing Maryland Casualty, Preferred Accident  
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Investigations, adjustments, trial Insurance Cases  
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### Trabue, Hume & Armistead

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### WAGSTAFF, HARWELL WAGSTAFF & DOUTHIT

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Equipped to handle adjustments, investiga-  
tions, settlement of claims and trial of all  
insurance cases.

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Equipped for investigations, adjustments,  
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First National Bank Bldg.  
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### Fulbright, Crooker & Freeman

State National Bank Bldg.  
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### Ball, Seeligson & Trueheart

National Bank of Commerce Bldg.  
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Representing U. S. F. & G., Maryland Cas-  
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Oregon Mutual Life  
Occidental Life Ins. Co. Lincoln National Life  
Franklin Fire Ins. Co. Occidental Ind. Co.  
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Representing Employers Liability Assurance  
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Frank Hunter W. K. Evenson  
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casualty, fidelity and fire insurance matters. Spe-  
cially equipped for investigations and adjustments.

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### Edward E. Murane

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agent at Helena, Ark., and served both the Arkansas and the National associations as president. At the request of Owen Palmer of Gulfport, former president of the Mississippi association, Mr. Allen will arrive a day before the insurance meetings and address the Gulfport Rotary Club.

### New Reporting Form

LOUISVILLE, June 5.—A monthly reporting form of values in two or more locations, similar to a general cover contract, which is especially adaptable to distillery underwriting, either in the case of distillers, or brokers who may have whisky in bond in various warehouses, has been authorized in Kentucky. Written on a coinsurance basis, and for full values, with a minimum premium of \$100, it is a convenience to those who are constantly buying and selling.

The form can be used for other than whisky risks.

### Approve Self-Insurance Plan

RICHMOND, June 5.—The city finance committee has approved an ordinance providing for establishment of a self-insuring plan to handle the city's fire insurance. It is proposed to create a fund of \$500,000 as the nucleus of the new system. Meanwhile, the city advisory board will place insurance on all city buildings, dividing it among a number of companies as customary. Hereafter, the several departments and divisions of the city government have been placing the insurance.

### Arkansas Appointments

Eric Rogers, newly elected president of the Arkansas Association of Insurance Agents, has announced his executive committee: Louis Rosen, Little Rock, chairman; Everett Rogers, Paragould; Armie Taylor, Clarksville; Gordon Rather, Little Rock; Frank King, Forrest City; John Means, Pine Bluff, and Mannie Stevens, Texarkana. Com-

mittee chairmen are: Fire conference, Roy Donham, Little Rock; legislative, Allan Kennedy, Fort Smith, and membership, W. Carter, Monticello.

### Augusta Outing Postponed

The annual outing of the Augusta (Ga.) Board, which is usually held in June, has been postponed so that all members can attend the convention of the Georgia Association of Insurance Agents in Atlanta June 14.

### Cundiff Made Field Agent

Bryce Cundiff, Whitesburg, former Kentucky legislator, has been appointed May 29 as a field agent for the fire prevention and rates department. He was formerly in the department under State Auditor Talbott in the same capacity. He succeeds John A. Coulter, Danville, who resigned to take an insurance position.

### Dallas Women's Club Elects

At the annual meeting of the Insurance Women's Club of Dallas, Miss Lucy May Bowen, Aetna Fire, was elected president, succeeding Miss Gus-sye Bennett, Home of New York. Other officers are: First vice-president, Mrs. Ruth Boyd, Julian & Cochran; second vice-president, Miss Doris Appel, John H. Beachum agency; secretary, Miss Zella Goss, Home of New York; treasurer, Miss Ruth Gardner, H. I. Maxson agency; publicity secretary, Miss Alice Broyles, Texas Inspection Bureau, and corresponding secretary, Mrs. Justine B. Morgan, New York Underwriters.

R. W. Haselwood, 62, died at Nacogdoches, Tex., where he had operated a local agency for several years.

Collins M. Waller, Jr., junior member of the Collins Waller Insurance Agency, Morganfield, Ky., died there from injuries received in an automobile accident some months ago.

The death of L. C. Ross of Tahlequah, 65, marks the passing of one of the pioneer fire insurance men of Oklahoma. His agency has been sold to Fulcher & Littlefield Abstract Co.

## EASTERN STATES ACTIVITIES

### New Reference Book Issued

**The National Underwriter's Handbook of Delaware, Maryland and the District of Columbia Out**

The new edition of the Underwriters' Handbook of Maryland, Delaware, District of Columbia has just been issued by THE NATIONAL UNDERWRITER. It gives in complete form the setup of insurance in these jurisdictions. Not only does it contain the full list of all the agencies arranged by towns and states, showing companies represented, address, members of firm, date established and other lines of business done, but it gives the list of all companies licensed and the high lights about them.

#### Record of Insurance

Another feature is the "Record of Insurance in Maryland" which gives the premiums and losses for six years for the fire companies, premiums and losses for two years for the casualty companies, classified as to lines written and insurance written and insurance in force for six years for life companies. According to this compilation the fire companies wrote \$9,434,013 in premiums in Maryland in 1934, of which the stock companies wrote \$8,037,665. There were losses of \$3,564,043 of which the stock companies' share was \$2,999,035. Casualty premiums were \$13,001,211 and losses were \$8,363,836. Life insurance paid for was \$254,139,398 and insurance in force \$1,491,928,798. A special compilation shows the record of the industrial companies' business in Maryland for the past six years. In 1934 these companies paid for \$124,352,081 and had \$420,739,293 in force in industrial, in Maryland.

### New Setup in Philadelphia

**Sim E. Wherry Becomes Associate Manager and C. Harry Smith Assistant Manager of the Home**

The Philadelphia setup of the Home of New York has now been rearranged, following the resignation of Co-manager P. H. Mell, who has become head of the Philadelphia office of the Pearl.

Sim E. Wherry, former Minnesota state agent of the Home, becomes associate manager, with John Glendening, secretary of the Franklin Fire and manager for the Home fleet. Mr. Wherry has been located in the Philadelphia office about a month.

C. Harry Smith, a brother of Harold V. Smith, vice-president of the Home, becomes assistant manager in Philadelphia. He was previously associate manager in Philadelphia for the America Fore group.

Felix Hargrett, formerly assistant manager of the Philadelphia office of the Home and now assistant manager of the service department, is temporarily located in Philadelphia.

Mr. Wherry started in the business with the Iowa Inspection Bureau. In 1921 he became a special agent of the National of Hartford in Iowa. In 1930 he became state agent of the Southern Fire for Iowa and Nebraska and a year later was transferred to Minnesota for the Home group. He is a past most loyal gander of the Iowa Blue Goose. A brother is C. D. Wherry of Des Moines, special agent for the Hartford.

Mr. Smith entered the business in 1916 with the Philadelphia rating board. He later joined the Commercial Union, serving five years as Philadelphia and Philadelphia suburban, Maryland





and Delaware special agent. In 1925 he made a connection with the Fire Association as Philadelphia suburban special agent and assistant manager of the local department. In 1930 he became associate manager for the Philadelphia office of the America Fore.

### Hoboken Fire Department to Receive Nelson Trophy

JERSEY CITY, June 5.—The "Nelson Trophy," awarded by Harvey B. Nelson, vice-chairman of the fire prevention committee of the Hudson County Safety Council, former president of the New Jersey Association of Underwriters and head of the Nelson-Ward Agency of this city, will be formally presented at a luncheon Friday in Hoboken to Fire Chief John Gilday of the Hoboken fire department.

The trophy was offered last year by Mr. Nelson to perpetuate the contest originated nine years ago by Gilbert E. Stecher, chairman of the fire prevention committee of the council. The original trophy—the Stecher Cup—was won outright by the Hoboken department, which won the cup three times, and secured first leg on the Nelson award this year. The trophy is awarded each year to the municipality showing the greatest percentage of fire loss reduction during the year.

Speakers will include Leon A. Watson, rating expert of the Schedule Rating Office of New Jersey, and Mr. Nelson, who will make the presentation speech. A number of insurance men will attend.

### Cites Dangers of Electricity

NEWARK, June 5.—The Fire Insurance Society of Newark has issued a four-page pamphlet, "The Use of Electricity May Be Dangerous." It deals with the dangers of poor wiring, improper fuses and home electrical devices.

It urges the use of approved material and devices, and to employ competent electricians. It is pointed out that a recent six-year accurate record in New Jersey indicates that fire losses from defective wiring amount to \$1,250 per day or \$50 every hour of the day and night.

### Arrange New England Program

BOSTON, June 5.—The New England Advisory Board will meet here Friday to complete the program for the annual New England Agents Convention to be held at the Balsams, Dixville Notch, N. H., July 8-10.

Committee chairmen are: Attendance, T. A. Sturgess; program, C. W. Varney; hotel and registrations, A. B. Gile; publicity and printing, C. K. Steele; invitations, W. S. Shaw; sports and prizes, A. C. Sanderson.

### Explains Advertising Law

BALTIMORE, June 5.—Commissioner W. S. Hanna has explained the new act making it unlawful to publish or broadcast in Maryland any advertisement on behalf of any unlicensed insurance company, or to publish or broadcast any advertisement on behalf of any insurance company, unless and until a certificate is obtained from the insurance department certifying that it is licensed.

The certificate will be furnished by the department upon request and without cost. Only one certificate is required within the period it covers and any number of advertising contracts may be accepted.

### "Funday" Outing June 25

The annual "Funday" outing of the Insurance Society of Philadelphia is to be held at the Lulu Temple Country Club, June 25.

H. W. Schriver, 51, local agent at Groton, Conn., died at his home there. He had been prominent in politics.

## PACIFIC COAST AND MOUNTAIN

### Honor Carpenter at Dinner

More Than 400 on Hand in San Francisco to Welcome the New Commissioner

SAN FRANCISCO, June 5.—At the complimentary banquet to S. L. Carpenter, Jr., new insurance commissioner, more than 400 participated in what developed into a goodfellowship jollification. L. W. Cutler, vice-president Fidelity & Deposit, was toastmaster. J. B. Levison, president Fireman's Fund, introduced the guest of honor. While confined primarily to company officials and executives, several prominent producers were present, including E. R. Pickett, Sacramento, president California Association of Insurance Agents.

Speakers included Mr. Levison, A. S. Holman, Travelers; Gordon Thomson, West Coast Life; Guy LeRoy Stevick, vice-president Fidelity & Deposit; E. C. Porter, United States Fidelity & Guaranty, president Casualty Insurance Association; Fire Chief Charles Brennan, representing the mayor, who arrived later in the evening, and Dr. Walter Dexter, executive secretary to Governor Merriam. Frank H. Davis, vice-president Penn Mutual Life, was in attendance.

Arrangements for the dinner were under the direction of B. G. Wills, vice-president Fireman's Fund Indemnity, and Mr. Porter.

### Rumor Cochrane's Retirement

DENVER, June 5.—While there has been no additional official statement released on the case of Jackson Cochrane, insurance commissioner of Colorado, it was being hinted here this week

that Cochrane's resignation has probably already been received. This rumor seems to be given foundation by the fact that the entire situation was turned over to Governor Johnson more than two weeks ago, and since then he has made no comment whatsoever. The only report available from the civil service commission, the trial board of which was to try Cochrane on charges of negligence and inefficiency in the operation of his office, is that "the charges have been withdrawn and the case dismissed without prejudice." There is also a report to the effect that Cochrane can not be retired under the state retirement law because he has served only 14 years as commissioner, and 15 years of service is necessary for retirement. Under the law, retirement is mandatory at the age of 70, and the commissioner is said to be beyond that limit.

### Another Deposit Law Dispute

Despite the law passed in New Mexico in February this year providing that companies doing a "fire and general" business there may file a surety bond in lieu of depositing securities, the New Mexico department has rejected surety bonds that have been tendered by some of the companies.

The National Board has informed the companies that the matter has been referred to counsel and the companies are advised to hold the matter in abeyance.

The law plainly states that a company may file \$10,000 in securities or file a surety bond of \$10,000 with the state treasurer. Under the same law, surety companies are required to put up \$25,000, and therefore, the commission contends that this wouldn't be worth much if a surety company were permitted to issue three or four surety bonds for "fire and general" companies.

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Capital \$3,000,000

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COMBINED POLICIES

AUTOMOBILE—FULL COVERAGE

GOLFERS' EQUIPMENT and LIABILITY

WITH

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REASSURANCE COMPANY

of New York

THE FIRST REINSURANCE COMPANY

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HARTFORD, CONN.

## NEW YORK UNDERWRITERS INSURANCE COMPANY

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BUSINESS INTERRUPTION INDEMNITY

When the deposit law was first enacted, it called for only the deposit of securities. It was necessary to carry burglary insurance on these securities. The law was then amended so that these securities could be returned to companies which had been doing business in the state more than 10 years. The present law now requires either securities or surety bond from all companies, regardless of their length of establishment in the state.

The question now to be decided is whether the law will be upheld or if the corporation commission will be allowed to rewrite the law as it sees fit.

### Alaska Cannery Rates Cut

Heavy reductions have been made in fire insurance rates in the new Alaska cannery tariff for buildings and equipment. All the B. and E. risks can now be written blanket with three-year insurance for two and one-half annual premiums, along with reductions of from 25 to 30 percent in rates.

The new tariff provides that profits policies can be cancelled pro rata and use and occupancy written at the building rates.

### New Portland Agency Firm

F. E. Brisbine and C. A. Mansfield, both veterans in the insurance business, have formed an agency with offices at 337 SW Oak street, Portland, Ore. Mr. Brisbine was with the old Thompson & Powers Company agency in Portland in 1901 and also with the American Surety as manager in Denver. Mr. Mansfield was with the Fidelity & Deposit in Portland, later with the Metropolitan Casualty and Commercial Casualty and for the past three years in general insurance in Portland.

### Portland Women Organize

PORTLAND, ORE., June 5.—The Insurance Women's Association of Portland has been organized with Lillian Neff, Firemen's group, president; Harriet Larson, Deposit Insurance Agency, vice-president; Grace Murfin, Metzger-Parker Agency, recording secretary; Thelma Graham, American Surety, treasurer. The club expects to make a study of various insurance subjects.

### Speak to Associates

SAN FRANCISCO, June 5.—C. H. Lum, assistant general manager National Board, San Francisco, spoke to the associate members of the Fire Underwriters Association of the Pacific at the first of a series of lectures. H. F. Badger, secretary-manager Pacific Board, talked this week on "Ethics of the Board of Fire Underwriters." On June 13 Walter Van Orden, manager

Pacific Factory Insurance Association, will discuss functions of that organization.

### Connors to Los Angeles

W. A. Connors, agency superintendent of the North British & Mercantile in San Francisco, has been transferred to Los Angeles with the title of local secretary, in charge of the service office for southern California. He has been connected with the North British since 1920, when he entered its service as a special agent.

### Boyle Feted at Salt Lake

Harry J. Boyle of San Francisco, Pacific Coast manager of the Fire Companies Adjustment Bureau, was guest of honor at a luncheon in Salt Lake City attended by about 20 field men, general agents and adjusters. He outlined the new facilities of the bureau for handling automobile, casualty and special risks. Mr. Boyle returned to San Francisco by way of Idaho and Montana. R. R. Moe is manager of the Salt Lake branch of the adjustment bureau.

### Tressler With Ritter-Monaghan

R. G. Tressler, formerly with Cobb & Stebbins, is now an associate member of the firm of Ritter-Monaghan, Denver general agents.

### W. H. Kemp in New Post

W. H. Kemp, former special agent in Los Angeles of the John D. Boyle general agency, has been appointed special agent there for the C. J. Stovel general agency, representing the Liberty Underwriters, Empire State, Newark Fire Underwriters and United States Casualty.

### Opens New Utah Office

The Oregon Mutual Fire has established headquarters for Utah in Salt Lake City, with E. F. Collins, formerly of Baker, Ore., in charge.

### Los Angeles Women's Group Elects

Mary Rees, chief underwriter of the Dixwell Davenport office, has been re-elected president of the Insurance Girls Service Club of Los Angeles. Other officers are: Gladys Huse, broker, vice-president; Alice Deleray, Metzler & Co., recording secretary; Eleanor Fryer, Firemen's group, corresponding secretary, and Mabel Banks, Hillman & Hillman, treasurer.

### Coast Notes

Frank Burns, Seattle general agent and reinsurance broker, has left for his annual trip to England.

Paul E. Bistline, 42, president Bistline-Turney Agency, Pocatello, Ida., died there after a brief illness.

business about 30 years. Ten years ago Mr. McCarthy left the Globe Indemnity's uptown office to join E. B. McConnell & Co. as casualty manager and six years ago he opened his own agency representing the Maryland Casualty. He is borough agent in the uptown area for the Home Indemnity and Century Indemnity.

### "Normandie's" Gold Cargo

When the "Normandie" arrived in New York Monday she brought in a tremendous shipment of gold from France. It is thought that about one-half of the entire amount is insured in this country. Just what the exact figures of the shipment are could not be learned but it is understood to be at least \$15,000,000.

### Tobacco Insurance Ruling

Inasmuch as tobacco sales warehouses do not assume any transit liability, the joint committee on interpretation and complaint has ruled that tobacco in such warehouses may not be insured under marine policies.

### Opens Vancouver Branch

Matthews & Livingstone, widely-known Pacific Coast marine general agents, have opened a new branch at 512 Stock Exchange building, Vancouver, B. C. K. J. Lawson is manager.

### Guests at Normandie Party

Several marine underwriters were invited to attend the dinner and ball given on board the S. S. Normandie June 4, the night after the ship arrived in New York.

### Ship Laborers' Strike Settled

The strike among ship laborers on the Upper Magdalena river in Colombia, South America, has been settled. Several ships carrying heavily valued cargo had been held up for some time on this account.

## Motor Insurance Events

### Will Eliminate Renewal Discount for Collision

LANSING, MICH., June 5.—The mounting collision loss ratio has moved the Auto-Owners of Lansing to eliminate the annual 10 percent renewal discount for this form of coverage alone. The discount will be continued for other automobile hazards.

Verne V. Moulton, president, said the management felt it unfair to saddle the expense of the collision discount in part on members not taking this coverage. The collision business alone has not been self-supporting lately, he said, citing a 78 percent loss ratio for the past year. The company recently re-adjusted rates, the general level being raised somewhat.

### New Los Angeles Office

The Jefferson Adjustment Bureau has opened a branch office at 733 Fidelity building, Los Angeles, with J. H. Mahaney in charge. The company began business at Detroit, where its executive headquarters are located, last year and has other branch offices in Chicago, New York and Washington, D. C., Boston and Philadelphia. It specializes in adjustment of automobile claims for old line stock companies. Mr. Mahaney has had a number of years experience in the automobile field.

### Handbook of Regulations

NEW YORK, June 5.—A handbook of regulations is in preparation by the National Automobile Underwriters Association, and will be issued shortly.

## Trademark Vital to Agency—Tuttle

(CONTINUED FROM PAGE 1)

not excessive and our services are worth the price."

The agents, he said, with considerable justice, complain of the lowering of standards, appointment of incompetents, lack of cooperation, etc. They attempt to provide a standard for those who might seek to enter the business through qualification laws, etc., but they often admit in their associations those who are not qualified if they have the money to pay the dues. It should be the purpose of companies and agents to raise the standards of those in the business, he contended. "If the trademark of the National Association of Insurance Agents is to be the trademark or standard of our business, then the agent should first carefully consider his own membership and the qualities that entitle anyone of that membership to the use of the association's trademark."

Mr. Tuttle said that perhaps a company that allows a greater commission is not offering the same merchandise as those paying the lower scale. What it is selling may be of a character that permits a sale at a less price and at a greater profit than that of a company that has a trademark to protect.

The agent who has no trademark to protect, he said, will probably sell merchandise for less to the detriment of all.

### Fear Called Unfounded

Mr. Tuttle expressed the belief that the fear of the agent that a direct contact between the assured and the company of his choice, is likely to break down the agency system, is extremely remote. Companies, he said, cannot operate without agents, agents cannot operate without companies and the assured cannot get along without both.

If the agent has established a reputation, a trademark for proper representation of companies, he can with the utmost confidence utilize the facilities of his companies by bringing them into contact with the assured, according to Mr. Tuttle, knowing that the company, agent and assured are seeking to arrange those coverages which the assured feels are essential to his business requirements.

He urged the agent fully to explain the position of his companies. The agent should be able to explain and justify to his customer where the dollar goes. After the various factors are analyzed, it is found that the actual controllable expense of the business is below that of any other class of business.

## Arbitration Plan Given Approval

(CONTINUED FROM PAGE 1)

tration assures them of a square deal but that it can be done by continuing to expand the field in which it operates until the public realizes beyond any misgivings that the practice of arbitration is on the level.

C. C. Burlingham, chairman of the association's special committee of lawyers, was chairman of the meeting. About 300 replies have been received by the department to Mr. Van Schaick's letter of inquiry. The bulk of them were overwhelmingly favorable to the use of arbitration, although a few pointed out obstacles. The most frequently mentioned of these was the difficulty of getting plaintiffs to agree to submit cases to arbitration.

### New President of Canadian Companies

George H. Gooderham has been elected president of the Dominion of Canada General and the Casualty Company of Canada, succeeding the late Sir A. E. Gooderham.

The Builders & Manufacturers Mutual Casualty of Chicago withdraws from California.

## MARINE INSURANCE NEWS

### New Surveying Appraisal Firm Starts in New York

NEW YORK, June 5.—A new firm of cargo surveyors and appraisers has been organized under the name of Johnson, Becker & Courtney with offices at 87 Maiden Lane. Mr. Johnson was associated with Koehler & Kemp, Koehler, Kemp & Koehler, and Koehler & Koehler and was manager of the San Francisco branches of these firms for five years. Mr. Becker was associated with the same organizations for 15 years and served as assistant to and cargo surveyor for Lloyds agent in New York for 10 years. Mr. Courtney was with two of those firms for 13 years and has had experience with rubber importers.

### Wanted Mickey Mouse Insurance

NEW YORK, June 5.—Among the many plans made to greet the new French liner, S. S. Normandie, at the

end of her maiden voyage to New York, one of the most unique was that of a New York department store. A leading underwriter in this city was asked to quote rates on a barge and tug which would go down the river carrying a 40-foot Mickey Mouse balloon. Insurance wanted was an all-risks coverage on Mickey Mouse, which is worth slightly over \$1,200, and \$10,000 protection and indemnity on the tug and barge.

### F. B. Zeller in Europe

F. B. Zeller, United States marine manager for the Royal group, sailed last week with Mrs. Zeller for several weeks' stay in Europe.

### McCarthy Is Aetna Agent

NEW YORK, June 5.—The McCarthy agency has been appointed metropolitan agent for the Aetna Fire to handle inland marine and transportation. The agency is under the direction of C. E. McCarthy, who has been in the



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CASUALTY AND SURETY SECTION

Page Twenty-one

## Minnesota People in Annual Muster

**O. D. Hauschild Is Reelected  
President of the State Insur-  
ance Federation**

**MOTHERSILL A SPEAKER**

**Anchor Casualty Official Commends  
the Recently Enacted Guaranty  
Workmen's Compensation Act**

MINNEAPOLIS, June 5.—Minne-  
sota's recently enacted "guaranty" com-  
pensation insurance law points the way  
as a substitute for state fund insurance,  
R. V. Mothersill, vice-president Anchor  
Casualty of St. Paul, told the Minne-  
sota Insurance Federation at its annual  
meeting. "Notwithstanding the fact  
that the new law is subject to several  
serious criticisms, it should prove one  
of the best in the country to defeat  
state insurance," Mr. Mothersill said.  
"It is far preferable to the bill defeated  
in the last legislature that would have  
compelled all foreign insurance compa-  
nies to deposit \$100,000 with the state  
to guarantee performance of their con-  
tracts."

### Hauschild Reelected President

Mr. Mothersill led a round table dis-  
cussion which followed the annual busi-  
ness meeting. O. D. Hauschild, man-  
ager of the Retail Lumbermen's Inter-  
Insurance Exchange, Minneapolis, was  
reelected president and Clyde B. Helm,  
Minneapolis, was reelected secretary-  
treasurer. All vice-presidents, directors  
and committee chairmen were re-  
elected.

In his annual report, Secretary Helm  
said the membership in the last year  
had increased 19 percent to a total of  
462 and that the federation financially  
was out of the "red." In his annual  
statement, President Hauschild said the  
work of the federation must be main-  
tained and Roy Nienhauser, chairman  
of the finance committee, said that a  
budget for the coming year had been  
adopted which would keep the federa-  
tion in the black.

### Guests Present at Dinner

Resolutions adopted praised the work  
of the legislative committee and of Sec-  
retary Helm. Several members of the  
legislature were present at the dinner  
meeting as guests as were also A. H.  
Kleffman, secretary of the Compensation  
Insurance Board, and T. E. Bar-  
beau, actuary of the state insurance de-  
partment, who represented Commis-  
sioner Frank Yetka, unable to be pres-  
ent because of illness.

Vice-presidents re-elected were H. L.  
Hjermstad, for the general mutuals; O.  
W. Kolshorn, farm mutuals, both from  
Red Wing; Louis L. Law, Minneapolis,  
for the field men; P. F. Otis, Duluth,  
for the local agents, and E. A. Roberts,  
St. Paul, for the life companies.

Alexander Campbell, Minneapolis,  
was renamed chairman of the executive

## More Life Companies Are Expected to Enter A. & H.

The prediction is being made in some  
well informed circles that during the  
next few years more life companies  
will be writing health and accident in-  
surance and the prophets are bold  
enough to say that some of the larger  
institutions not now in the field will  
engage in this line. The Travelers,  
Aetna Life, Connecticut General Life  
and Metropolitan are all writing large  
amounts of accident and health. The  
Equitable Life of New York is in the  
group accident and health business and  
at one time was actively making a bid  
for personal business.

### Effect of Disability Clause

Those who are looking ahead say that  
a large amount of life insurance was  
sold because of the total and perma-  
nent disability provision, but since this  
has been strangled there is not any  
great attraction in buying this in con-  
nection with life insurance. The com-  
panies writing health and accident in-  
surance have taken over therefore those  
prospects that were particularly inter-  
ested in the total and permanent disa-  
bility feature. Some of the actuaries  
have always claimed that there is a  
place in life insurance for strict total  
and permanent disability. Therefore if  
the companies take this up they will un-  
doubtedly follow some non-cancellable  
course and write it in a separate con-  
tract. While the straight non-cancel-  
lable accident and health insurance has  
been a nightmare for the companies  
that engaged in it, it was largely due  
to their lack of experience and their  
experimentation. They did not provide  
proper rates in the early years nor suf-  
ficient coverage limitations. These com-  
panies could probably now reinaugurate  
non-cancellable insurance and write it  
at a profit.

### Used as Sales Stimulator

Those that are inclined to feel that  
more life companies will get into health  
and accident, writing only separate con-  
tracts and not mixing up total and per-  
manent disability so closely with regu-  
lar life policies, say that this being a  
personal form of insurance, it right-  
fully belongs to life insurance opera-  
tions. Furthermore they hold it will  
offer wider possibilities for agents. Com-  
panies that are writing accident and  
health use that department as a sales  
stimulator. This is employed largely  
where a salesman becomes discouraged  
at the outlook because he has not closed  
a life case for some days. Sometimes  
a salesman finds his courage weaken-  
ing and his morale being undermined  
because he is not actually making a  
sale.

committee and all 26 members reelected.  
R. B. Nienhauser, St. Paul, was renamed  
chairman of the finance committee and  
George W. Wells, Minneapolis, chair-  
man of the legislative committee.

In the absence of President Haus-  
child, who was ill, Vice-president L. L.  
Law presided. John T. Hutchinson,  
secretary of the Insurance Federation of  
America, was a guest at the dinner and  
business meeting.

The late John B. Lunger, vice-presi-  
dent of the Equitable Life of New York,  
stated that in inaugurating the health  
and accident department of that com-  
pany in which he was primarily inter-  
ested, he had in mind the help that it  
would give agents and especially new  
ones who could not effect a life insur-  
ance sale frequently enough to keep their  
spirits in a buoyant state. Mr. Lunger  
took the ground that if a person were  
selling something every day or so his  
momentum increased, he was in a hope-  
ful state and his sales possibilities were  
accelerated.

With the life business more difficult  
to get and the road of the agents harder  
thereby those who are in a position to  
know say that life companies will find  
accident and health a good feeder and  
declare that a department of this na-  
ture will serve to add greatly to pre-  
mium income. All agree that if a com-  
pany enters the field of accident and  
health underwriting it should have at  
its head an executive who is well ex-  
perienced in the line and who should  
be given authority to build it up to  
substantial proportions. The difficulty  
with many companies undertaking acci-  
dent and health has been that they have  
regarded it more or less as a sideline  
and they have not given it the encour-  
agement that it deserved. They have  
failed to put in charge of the depart-  
ment a strong enough man who was  
able to build it up on its own founda-  
tions and develop a profitable business.

### Many Companies Write Line

A number of the medium sized and  
smaller life companies are writing acci-  
dent insurance and count it a very help-  
ful adjunct as a business builder and a  
help in agency operations. Some of the  
main companies are the Illinois Bank-  
ers Life of Monmouth, Ill., Business  
Men's Assurance of Kansas City, Co-  
lumbian National Life, Columbus Mu-  
tual Life, Federal Life of Chicago, Gen-  
eral American Life, Great Western of  
Des Moines, Interstate Life & Accident  
of Chattanooga, Life & Casualty of  
Nashville, Monarch Life, National Life  
& Accident, Pacific Mutual Life, Provid-  
ent Life & Accident of Chattanooga,  
Great Northern Life, Old Line Life of  
Milwaukee, Ohio State Life, Washing-  
ton National of Chicago and Wisconsin  
National Life.

The Reliance Life of Pittsburgh will  
write accident and health policies only  
where a person takes out life insurance.  
The United Life & Accident of Con-  
cord, N. H., follows the same plan as  
the Reliance Life.

Some companies work in conjunction  
with running mates such as the Con-  
tinental Casualty-Continental Assurance,  
Mutual Benefit Health & Accident-  
United Benefit Life, Massachusetts  
Protective-Paul Revere Life.

Some of the multiple line casualty  
companies, seeing the results of the last  
few years with some institutions con-  
ducting their life and accident depart-  
ments in a successful way, are studying  
their plans. It is thought that more of  
these companies will get into the acci-  
dent and health field more aggressively.

(CONTINUED ON LAST PAGE)

## Agency-Company Parley June 11

**To Discuss Commission Cuts  
in Minnesota and  
Wisconsin**

**THREE GROUPS TO CONFER**

**Question of Commissions on Assigned  
Risks Up—Brokers Miffed at  
Not Being Included**

NEW YORK, June 5.—Although de-  
tailed agenda for the joint conference  
of committees representing the National  
Bureau of Casualty & Surety Underwrit-  
ers, National Association of Insurance  
Agents and National Association of  
Casualty & Surety Agents, scheduled to  
take place here June 11, have not yet  
been prepared, the understanding is  
discussion will center largely about the  
action of the companies in reducing  
commissions on compensation business  
in Wisconsin and Minnesota, following  
the refusal of the departments of those  
states to allow the rate increases re-  
quested by the companies.

### Assigned Risk Commissions

Attention, too, will be given the plea  
of the agents they be allowed commis-  
sions on assigned compensation risks,  
for the carrying of which a company  
pool was formed some weeks ago. As-  
signed risk plans are now in effect in  
several states, and the prediction is  
other states will adopt like statutes from  
time to time. Discussions may be ex-  
pected to cover other problems of com-  
mon interest, in the thought that ideas  
will be advanced for further improving  
the compensation line.

Conferences were held last year and  
also in 1933 with generally satisfactory  
results. At the gathering June 11 the  
National Association of Casualty &  
Surety Agents will be represented by:  
Wade Fetzner, president W. A. Alexan-  
der & Co., Chicago; George D. Webb,  
Conkling, Price & Webb, Chicago; T.  
E. Braniff, Oklahoma City; W. G. Wil-  
son, Cleveland, and J. R. Millikan, Cin-  
cinnati.

### Insurance Agents' Delegates

The National Association of Insur-  
ance Agents will have as its representa-  
tives: W. Eugene Harrington, Atlanta;  
Charles Bellinger, New York; C. F. Lis-  
comb, Duluth; W. H. Stewart, Chicago,  
and Cruger T. Smith, Dallas.

The company position will be set  
forth by the special committee on com-  
pensation of the National Bureau, which  
includes: W. J. McCaffrey, vice-presi-  
dent Royal Indemnity; J. S. Randall,  
vice-president Travelers; J. M. Haines,  
United States manager London Guar-  
antee; W. E. McKell, vice-president  
American Surety; C. B. Morcom, vice-  
president Aetna Life; E. J. Bond, Jr.,  
senior vice-president Maryland Casu-  
alty; J. S. Phillips, chairman Great

(CONTINUED ON LAST PAGE)

## Value of All-Risk Liability Insurance Is Outlined

By ARMSTRONG CRAWFORD  
President Great Lakes Casualty

In view of the fact that one of the foreign insurance institutions is offering in this country what it claims is an entirely new form of all-risk public liability, certain observations on the part of the management of the Great Lakes Casualty seem to be called for. Our company has prided itself on its progressive treatment of public liability insurance and shortly after the organization of our company, we prepared an all-risk public liability policy. We were naturally interested in this other "new" policy and we obtained a copy of it, as well as a copy of the questionnaire application.

We were surprised and somewhat shocked to find that this "new" policy is a copy word for word of the all-risk liability policy of the Great Lakes Casualty. It is also a coincidence that the application is a word for word copy of the Great Lakes application and the same form number used by us is the one selected by the foreign underwriters.

### Confusion Is Found

There seems to be considerable confusion in the minds of agents and buyers as to standard public liability policies and an all-risk public liability policy. A liability policy is a contract under which payments are made to a third party; hence, the trade name third party liability. The purchaser of a third party contract does not receive direct payment from the insurance carrier. The policy states that the company agrees to assume the liability imposed by law upon the assured up to an amount equal to the limits specified in the policy.

The policy, itself, being a contract, there are certain obligations placed on both the company and the assured. The company agrees to assume the liability, provided immediate notice of all losses and damage is given. The requirement that the company be immediately notified is the only obligation placed on the assured. All purchasers of insurance should be definitely informed that the immediate reporting of losses is mandatory, and that failure on the part of the assured to comply with the provision of the contract, violates the policy. All assured should be instructed that each and every loss should be reported, irrespective of the assured's opinion as to whether it is trivial or not. The assured is not in a position to pass judgment upon the question of liability, and—due to his lack of knowledge of the law governing negligence—he sometimes assumes the part of both judge and jury when he fails to report what, in his opinion, is an insignificant loss, thus vitiating the policy. The company reserves the right to make its own decision as to whether or not there is liability.

### Two Sections Important

There are two sections of a liability policy which are of major importance—the insuring clause, which sets forth the coverage, and the exclusion clause, which always removes part of the broad coverage set forth in the insuring clause. Therefore, a liability policy insuring clause means nothing unless you take into consideration the restrictions, limitations and exclusions. Every purchaser of liability insurance should have brought to his attention the exclusion clause.

The standard form public liability policy is highly restricted, and offers a very limited form of coverage. The premium is promulgated, and the company anticipates paying only for the losses not excluded. It does not intend to pay for all the losses which come within the scope of the insuring clause.

There are many standard forms of public liability policies, but there are

losses occurring daily which are not covered by any of the standard forms available to the buying public today. It, therefore, seems reasonable that in taking care of a corporation's public liability requirements, as much time and attention should be given to the drawing of an adequate form, as is used in the successful underwriting of large fire and marine lines. The public liability hazard gives an intangible floating obligation which varies more than any other type of coverage. A fire is a fire in any state in which it may occur, but the liability imposed by law varies in the United States as each separate state has certain statutes which vary from its neighbor. A corporation may be engaged in a certain line of endeavor in Ohio and be well informed on negligence laws appertaining to their home state, but if—for example—they should open a branch in Wisconsin, they may be faced with an entirely different obligation. In order properly to protect their interests, it may be necessary that they purchase an entirely different form of coverage. During recent years, there has been enacted rather radical legislation and every agent should insist that the corporations comprising his clientele consult their general counsel, not only as to their public liability needs, but also the form of liability policies which they are purchasing in an endeavor to safeguard themselves.

### Coverage Is Insufficient

The ordinary standard public liability policies offer excellent protection for the limited coverage provided therein, but they do not offer sufficient coverage adequately to protect the purchaser against not only the known, but also the possible and probable contingencies that may arise as a result of the ramification of their operations. It seems reasonable to assume that in this day of constant change and reconstruction, no one individual can prophesy his activities six months hence. So, by the same token, how can a corporation know definitely that their operations six months hence may not lead them into some activity which will not be covered by the standard form liability policy purchased months before and tucked away in the safe.

The public is entitled to, and should receive, adequate protection against every contingency which may arise. There is only one type of public liability insurance which offers to the buying public complete coverage, and that is an all risk public liability policy. Do not be confused by the name, "All-Risk Liability." The name of a policy does not mean any more as to coverage than a name of an individual does to "honesty." The insuring clause—subject to the paragraph of exclusions—decides whether or not the policy contract is broad enough to give the protection indicated by the name.

We originated, and have successfully underwritten, all-risk public liability. We agree to assume all liability, irrespective of its kind, nature or description, which may be assessed against our assured, except liability arising out of the operation of aircraft, watercraft, licensed automobiles and workmen's compensation. The exclusions present hazards which require specific underwriting of a nature that is not applicable to a general liability form of contract, and they are the only exclusions in the policy. This type of coverage is individually underwritten. Each submission must be inspected, studied, analyzed and a rate promulgated according to all the hazards surrounding the business opera-

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## New Louisiana Head Is Prominent in His City



TERRELL WOOSLEY

Terrell Woosley, head of his own agency at Lake Charles, La., who has become president of the Louisiana Insurance Society, the local agents' organization, has a distinguished war record, entering as a private in the first officers' training camp at Fort Benjamin Harrison and being discharged as a captain of infantry. He is now commissioned as a major in the infantry reserve corps. After the war Mr. Woosley connected with the Guaranty Bank & Trust Co. of Lexington, Ky., and went to Lake Charles Feb. 1, 1920.

He purchased the George West's Insurance Agency, changing the name March 1, 1923, to the Terrell Woosley Insurance Agency. Mr. Woosley is civic-minded. He served as Boy Scout commissioner for three years, he is a past president and now a director of the Lake Charles Association of Commerce, a past president of the Lake Charles Rotary Club, a member of the examining committee of the Calcasieu-Marine National Bank, past commander of his local post of the American Legion. He is a member of the executive committee and past president of the Calcasieu Area Council Boy Scouts. He is a member of the national council of the Boy Scouts of America, and he is an elected officer of the state central Democratic committee.

He served as vice-president and chairman of the executive committee of the Louisiana Insurance Society and at the last meeting became its president. He is a potent influence in his section and is regarded as a high type of a local agent.

### St. Louis to Consider Bill

ST. LOUIS, June 5.—An automobile drivers license ordinance bill will be presented to the St. Louis board of aldermen if and when Governor Park signs the enabling act. It is anticipated that the local bill will provide against the driving of automobiles by children under 16; a habitual drunkard or narcotic user; a person who had been declared insane or epileptic, or a person suffering from such physical or mental disability as to prevent the exercise of reasonable and ordinary control over an automobile. All residents of St. Louis who drive an automobile would be required to take out a license. The fee will be 50 cents for two years.

### New Classifications Approved

With the approval of the department, a number of risk classifications prepared by the Compensation Insurance Rating Board of New York will become effective both as to new business and renewals July 1.

## General Returns for 1934 Given

Casualty Premiums in Illinois  
Last Year Ran Almost  
\$54,000,000

### SHOW COMPANY LEADERS

Classification Presents the Relative  
Standing of Various Classes of  
Insuring Institutions

The recapitulation of the casualty premiums including accident and health in Illinois for last year as given by the Illinois insurance department is as follows:

	Premiums	Losses Inc.
Ill. stock companies	\$4,934,415	\$2,639,047
Other state stock	31,702,515	17,632,194
Foreign stock	8,437,502	4,287,198
Illinois mutuals	5,816,487	3,215,004
Other state mutuals	3,034,629	1,749,560
Total	\$53,925,548	\$29,523,002

The Illinois stock companies writing all forms of casualty and accident business had \$4,934,415 premiums in their home state and incurred \$2,639,047 losses. The company writing the largest amount was the Bituminous Casualty of Rock Island with \$785,841 premiums; the next was the Washington National writing accident and health with \$574,393. The Motor Vehicle Casualty of Chicago had \$501,198 premiums and \$224,719 losses. Other companies fell below the \$500,000 mark.

### Other State Stock Figures

The stock companies from other states wrote in Illinois premiums \$31,702,515 and incurred losses \$17,632,194. The premium leaders were as follows:

	Premiums	Losses
Aetna Casualty	\$86,963	\$21,700
Aetna Life	948,597	536,623
Continental Cas.	1,782,807	998,291
Fidelity & Casualty	2,024,048	1,281,026
Fidelity & Deposit	892,641	388,227
Hartford Accident	1,741,180	976,475
Maryland Casualty	1,192,895	596,603
Metropolitan Life	929,275	517,393
Standard Accident	829,105	376,303
Travelers	2,710,882	1,504,892
U. S. Fid. & Guar.	2,034,052	2,039,811
Employers Liability	1,046,147	628,666
General Accident	2,117,827	1,064,892
London Guar. & Ac.	1,269,667	577,787
Ocean Accident	1,071,476	444,072
Zurich	2,154,894	1,188,523

### Figures of the Mutuals

The Illinois mutuals wrote in premiums \$5,816,487 and had losses \$3,215,003 in their home state. The Lumbermen's Mutual Casualty was the leader with \$1,752,871 premiums and \$876,448 losses. The next company was the State Farm Mutual Automobile of Bloomington with \$770,056 premiums and \$379,957 in losses. The Illinois Agricultural Mutual of Chicago had \$458,270 premiums and \$294,710 losses. The Lake Shore Mutual of Chicago had \$447,800 premiums and \$344,069 losses. The Builders & Manufacturers Mutual Casualty of Chicago had \$415,610 premiums and \$263,668 losses.

The other state mutuals had premiums \$3,034,629 and losses \$1,749,560. The leader was the Liberty Mutual with \$970,211 premiums and \$746,052 losses. The American Mutual Liability had \$599,651 premiums and \$321,349 losses. The Employers Mutual Liability of Wausau, Wis., had \$490,269 premiums and \$229,597 losses.

### Florida Claim Men Meet

MIAMI, FLA., June 5.—The first meeting of the Florida Association of Claim Men was held here. R. C. Wiley is president; M. G. Arnold, vice-president; R. B. Groves, secretary; William Stemler, treasurer, and A. M. Franklin, assistant treasurer.



## Nebraska Casualty Results for Last Year Are Shown

### REPORT PREMIUMS, LOSSES

Experience of State and Foreign Stock  
Companies, Mutuals and  
Others Given

The Nebraska companies writing casualty, accident and health last year reported in premiums \$198,101 and losses \$94,040. The stock companies of other states had in premiums \$5,110,739 and losses \$2,448,027. The Nebraska mutuals had premiums \$92,441 and losses \$48,231. The mutuals of other states had premiums \$991,497 and losses \$416,087. The Nebraska assessment casualty and accident had in premiums \$1,699,941 and losses \$1,102,965. The assessment casualty associations of other states had premiums \$101,402 and losses \$29,961. The inter-insurance exchanges writing casualty had in premiums last year \$173,692 and losses \$113,335.

The state leaders or those reporting \$50,000 or more are as follows:

Nebraska Companies		
	Premiums	Losses
National .....	\$ 56,394	\$ 41,756
Pioneer .....	95,979	29,073
Mut. Ben. H. & A. ....	274,060	175,891
Physicians Cas. ....	304,635	205,463
Physicians Health ..	384,807	305,710
Travelers Health ..	571,405	361,745
World .....	77,741	33,186
Farmers Mut. Hail. ....	96,271	28,520

Other State Companies		
	Premiums	Losses
Aetna Casualty .....	\$ 76,024	\$ 41,477
American Employers ..	55,594	22,006
American Surety ....	100,569	64,855
Associated Indem. ....	73,745	45,822
Continental Cas. ....	110,706	50,677
Employers Liab. ....	272,177	138,417
Employers Mut., Ia. ....	235,634	80,351
European Gen. ....	54,979	16,957
Fidelity & Cas. ....	131,427	44,522
Fidelity & Deposit. ....	102,765	25,872
General Accident ...	129,299	49,797

## Good Selling Approach for Bank Burglary Cover

A novel service sales approach is being suggested to agents by the Glens Falls Indemnity. Agents are being sent a list of missing bonds which belonged to a New York state savings bank which was recently robbed. The serial numbers of nearly 100 federal bonds of various denominations are given. The agents are asked to call on the banks and security houses in their territories, giving them the numbers of the bonds, so that they can protect themselves. By doing this the way is paved for solicitation of burglary insurance, an insurance survey and audit. If inadequate limits for blanket bonds are found, for example, additional protection by means of either an excess burglary and robbery policy or an excess blanket bond covering on securities may be suggested. To make the sales approach even more effective, it is pointed out that the bank in question had a \$25,000 limit, while the robbers took \$18,500 in cash and over \$54,000 in bonds.

	Prem.	Losses
Globe Indemnity ...	178,718	81,242
Hartford Accident ..	243,780	87,905
Hardware Mut. Cas. ...	62,539	24,898
Indemnity of N. A. ...	56,026	37,364
London Guar. & Ac. ...	245,413	100,252
Lumberm's Mut. Cas. ...	83,914	32,092
Maryland Casualty ...	132,931	68,646
Mass. Bonding .....	115,328	47,546
Mass. Protective ...	72,255	37,642
National Surety ....	178,228	50,432
New Amsterdam Cas. ...	172,414	102,357
Ocean Accel. & Guar. ...	86,371	38,657
Ohio Cas. ....	64,022	25,302
Pacific Mut. Life. ....	86,463	102,341
Secur. Mut. Cas., Ill. ...	62,600	23,021
St. Paul-Mercury Ins. ...	99,212	71,391
Standard Accel. ....	121,206	137,665
State Farm. Mut. Auto., Ill. ....	290,112	137,665

# Ohio Casualty Returns On Last Year's Business

The Ohio insurance department in getting out its annual casualty report for the year gives a recapitulation of the entire casualty writings including accident and health. The following gives the year's results:

	Premiums	Losses
Ohio stock Cos. ....	\$3,109,512	\$1,260,217
Other state stock .....	23,644,167	11,151,621
Foreign stock .....	2,588,115	1,049,879
Ohio mutuals .....	3,946,387	1,634,224
Other state mutuals .....	1,161,884	467,760
Ohio assessment ...	163,994	85,261
Foreign assessment. ....	315,563	161,292

Grand total .....\$34,934,627 \$15,810,255

### State Leaders Are Given

The leaders in state business last year or those writing over \$100,000 in premiums, are:

Ohio Stock		
	Premiums	Losses
Buckeye Union Cas. ....	\$ 801,742	\$ 248,011
Central, O. ....	138,646	50,757
Mercer Cas. ....	192,777	85,529
Nat'l Masonic Prov. ....	109,771	35,305
Ohio Cas. ....	1,017,723	345,631
Ohio Farmers Indem. ....	420,728	209,094
West. & South. Ind. ....	381,260	227,725

Other State Stock Companies		
	Premiums	Losses
Aetna Cas. ....	\$ 871,590	\$ 417,809
Aetna Life .....	1,270,735	665,784
American Auto ....	529,999	199,983
American Cas. ....	191,938	132,406
Amer. Life & Accel. ....	148,803	36,657
American States ...	300,545	92,365
American Surety ...	498,652	161,784
Bankers Indemnity. ....	322,315	161,384
Ry. Employees Ben. ...	119,278	75,406

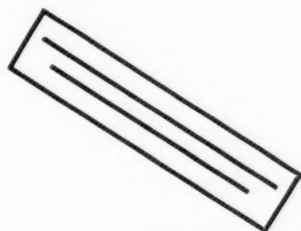
	Prem.	Losses
Sun Indemnity .....	95,783	68,796
Travelers Indem. ....	75,484	20,302
Travelers .....	388,469	191,562
U. S. F. & G. ....	317,091	142,431
Washington Nat'l ..	79,234	39,366
Zurich .....	57,306	32,976

	Prem.	Losses
Business Men's As. ....	102,720	51,389
Central Surety ....	114,276	100,674
Century Indemnity. ....	121,173	69,327
Commercial Cas. ....	246,299	100,139
Conn. Gen. Life ....	139,995	99,264
Continental Cas. ....	780,023	341,877
Eagle Indem. ....	116,603	56,712
Employers Reins. ....	186,535	68,045
Equitable Life, N. Y. ....	119,194	79,047
Fidelity & Cas. ....	934,473	384,490
Fid. & Deposit. ....	435,324	216,267
General Reins. ....	245,539	118,641
Glens Falls Indem. ....	188,712	61,567
Globe Indem. ....	529,811	269,173
Great Amer. Indem. ....	125,996	116,695
Hartford Accel. ....	841,205	412,104
Hart. Steam Boiler. ....	423,404	25,306
Hoosier Cas. ....	171,614	71,769
Ind. Ins. Co. of N. A. ....	597,761	247,863
Inter-Ocean Cas. ....	139,448	61,903
Ky. Central L. & A. ....	323,348	102,051
Maryland Cas. ....	636,487	639,661
Mass. Bonding .....	300,804	157,344
Mass. Protective ...	371,375	(a)
Medical Protective. ....	122,780	107,140
Metropolitan Life ..	967,602	513,527
National Cas. ....	131,632	57,159
National L. & A. ....	310,100	129,020
National Surety ...	257,076	61,488
New Amsterdam Cas. ....	495,705	257,850
New Century Cas. ....	111,785	55,355
New York Cas. ....	129,236	58,313
North Amer. Accel. ....	130,253	51,037
Pacific Mut. Life ...	417,085	339,369
Preferred Accel. ....	114,402	49,465
Prudential Life ....	271,101	126,464
Royal Indem. ....	510,048	237,030
Standard Accel. ....	272,253	142,556
Travelers Indem. ....	660,012	177,749
Travelers .....	1,387,814	875,811
Trinity Universal ...	138,422	38,073
U. S. Cas. ....	177,900	102,279
U. S. F. & G. ....	1,022,070	661,118
U. S. Guarantee ...	335,526	83,350
Washington Nat. ...	276,192	127,665
Wolverine .....	116,655	45,281

### Foreign Companies

	Premiums	Losses
Employers Liab. ....	\$ 560,092	\$ 267,620
Europ. Gen. Reins. ....	258,532	104,830
Gen. Accel. ....	861,749	291,988
Lon. Guar. & Accel. ....	239,535	92,204
Ocean Accel. ....	518,383	210,991
Zurich .....	149,772	82,245

(CONTINUED ON PAGE 24)



## ALL RISK PUBLIC LIABILITY

### Unrestricted Countrywide Coverage

An AMERICAN Stock Company which ORIGINATED and has successfully underwritten the first *real* All Risk Public Liability Policies on the market today.

Do not be misled by representation of Foreign Insurance Underwriters claiming to be the pioneers in this form of insurance.

We offer a comprehensive form covering all operations except aircraft, watercraft and automobile. Both the known and unknown hazards, plus all possible and probable contingencies which may arise are included in one clear, concise policy.

[It may be new to some, but it has been tried and proven by us.]

## GREAT LAKES CASUALTY COMPANY

131 West Lafayette Boulevard  
Detroit, Michigan

## Value of All-Risk Liability Coverage Is Pointed Out

(CONTINUED FROM PAGE 22)

tions of the insurance buyer. As a result, the assured receives the adequate protection to which he is entitled, but does not get from the limited standard form policies. There have been many attempts to extend the standard form policy by endorsements, but the result is usually a cluttered up contract, full of ambiguity which leads to serious disputes and difficulties when the unusual claims arise. We believe that an all-risk public liability policy should be exactly what the name implies: A clean, clear-cut, comprehensive form which truly insures the assured for all of his operations, leaving nothing to conjecture, future misinterpretation and strained hope.

When you sell the old form standard liability policies, you are picking out only a few better known public liability hazards and exposing your client to many of the more new and vicious attacks which are rapidly multiplying as a result of ambulance-chasers, shyster lawyers and unscrupulous individuals.

Our company was the first American stock company to originate and issue this comprehensive form policy. Here is the insuring clause:

"1. To insure the assured (if a corporation to include its officers as officers of such corporation), against loss from the liability imposed by law upon the assured for damages respecting bodily injuries or death at any time resulting therefrom, including damages allowed for loss of services and expenses, accidentally suffered or alleged to have been suffered during the policy period as defined in statement four (4), by any person or persons, excepting employees of the assured while in the course of their employment, by reason of:

(A) All operations and work undertaken by the assured.

(B) The ownership or maintenance of the locations and equipment used by the assured in, or in connection with, the conduct of the assured's trade or business.

(C) The existence, maintenance or use of any elevator, escalator, moving platform or any hoisting device, including the hoistway and equipment thereof.

(D) The existence, maintenance or use of horse drawn vehicles, including the loading or unloading thereof.

(E) Work let by the assured to independent contractors.

(F) The possession, consumption, handling or use of any product manufactured, sold or distributed by the assured.

(G) The liability imposed upon the assured by reason of any agreement entered into with any railroad company in consequence of the maintenance and operation of the side track into the assured's premises.

(H) The ownership, maintenance or use of unlicensed automotive equipment on any premises used by the assured or on ways immediately adjacent thereto."

Here is the exclusion clause:

"1. This policy does not cover in respect to any loss (a) caused by any automobile, tractor or trailer owned or operated on or on behalf of the assured (other than as specified under paragraph H of insuring agreements I), or any aircraft or watercraft of any nature, or caused by any person employed by the assured while engaged in the maintenance or use of such automobile, tractor, trailer, aircraft or watercraft; (b) resulting from liability under any workmen's compensation law."

## Ohio Companies' Returns on Last Year's Business

(CONTINUED FROM PAGE 23)

Ohio Mutuals		
	Premiums	Losses
Beacon Mut. Ind. ...	\$ 108,357	\$ 30,425
Celina Mut. Cas. ...	185,832	60,169
Farm Bur. Mut. Auto. ...	1,076,058	442,023
Motorists Mut. ....	230,171	83,923
Shelby Mut. ....	153,840	79,545
State Auto. Mut. ....	2,080,135	863,297
Other State Mutuals		
Build. & Mfrs. Mut. Cas. ....	\$ 114,624	\$ 45,448
Factory Mut. Liab. ...	121,555	26,052
Lumb's Mut. Cas. ...	459,728	211,497
Mut. Ben. H. & Acci. ...	299,965	153,105
(a) Not reported.		

## Company Affiliations in West

THE complete list of fire companies operating in all or a part of so-called "Western Union territory," according to affiliations, corrected up to June 5, 1935, follows:

### WESTERN UNDERWRITERS ASSN.

Aetna	Franklin, Pa.
Aetna Fire Und.	Franklin Nat.
Agricultural	Fulton
Albany	
Allemania	Georgia Fire Und.
Alliance, Pa.	Georgia Home
Amer. Alliance	Glens Falls
American Central	Glens Falls Und.
American Eagle	Globe Fire Und.
Amer. & Foreign	Globe, Okla.
American Home	Globe & Rutgers
Amer. Nat'l, Ohio	Granite State
American, N. J.	Granite State Und.
Am. Standard, Okla.	Great American
American Und.	Guaranty Und.
Amer. Union	
Anchor, R. I.	Halifax
Anglo-Amer. Und.	Hamilton
Atlas	Hanover
Atlas Und.	Harmonia
Atlantic, N. C.	Hartford
Automobile, Ct.	Hibernia Und.
	Home N. Y.
Baltimore Amer.	Home Und.
Ben Franklin, Ky.	Home F. & M.
Birmingham, Pa.	Homeland
Boston	Homeseekers
British America	Homestead
British Und. Agcy.	
Brit. General	Illinois Und.
Br. & Fed. Fire Und.	Imperial
British & For. Mar.	Ins. Co. No. Amer.
	Ins. Co. State Pa.
	Insurance Und.
	Iowa
	Iowa State Und.
Caledonian	
Caledonian-Amer.	Jersey Fire Und.
Caled. Amer. Und.	
California	Kans. City F. & M.
Calif. Und.	
Camden, N. J.	Law Union & Rock
Capital, Col.	L. & L. & G., Eng.
Carolina	London & Provin.
Carolina Und.	London & Lanc.
Central, Md.	London & Scottish
Cent. States, Kan.	London Assur.
Cent. States Und.	London Und.
Central Union	Louisville F. & M.
Century	Lumbermen's
Citizens, N. J.	
City of New York	Manhattan F. & M.
Colonial Fire Und.	Maryland
Columb. Fire Und.	Mass. F. & M.
Columbia, N. J.	Mech. & Traders
Columbia, Ohio	Memphis Fire.
Commerce, N. Y.	Mercantile, N. Y.
Com'l Union, N. Y.	Merchants, R. I.
Com'l Union, Eng.	Mercury
Commonw'th, N. Y.	Mich. Com'l Und.
Connecticut	Michigan F. & M.
Conn. Und.	Middlewest Und.
Constitution Und.	Mid-West Dept. Ia.
Continental	Minneapolis F. & M.
Continental Und.	Minnesota Und.
County, Pa.	
Delaware Und.	Natl. Amer., Neb.
Detroit F. & M.	National, Ct.
Detroit Nat'l	National Liberty
Dixie	Natl Security, Neb.
Eagle, N. Y.	National Union
Eagle Star & Brit.	Netherlands
Eastern Und.	Newark
East & West	New Brunswick
Empire State	New England
Empire State Und.	New Hampshire
Employers Fire	New Haven Und.
English-Am. Und.	N. Y. Fire Office
Equitable F. & M.	New York Und.
Equitable Und.	Niag.-Detroit Und.
Excelsior, N. Y.	Niagara
Exchange Und.	N. B. & M., Eng.
Export	N. Car. Home
Farmers, Pa.	Northern, Eng.
Federal Union	Northern Und.
Fidelity—Phenix	North River
Fidelity & Guar.	N. W. F. & M., Minn.
Fire Ass'n	Norwich Union
Fire & Marine Und.	
Fireman's Fund	Occidental
First American	Ohio General
First Kentucky	Old Colony
Forest City Und.	Orient

Palatine  
Patriotic  
Pennsylvania Fire  
People's Nat. Und.  
Phenix Und.  
Phenix Und.  
Philadelphia F. & M.  
Philadelphia Nat'l.  
Phoenix, Ct.  
Phoenix, Eng.  
Phoenix Und.  
Pioneer Und.  
Protector Und.  
Prov. Washington  
Provident Und.  
Provident Fire  
Prudential, Okla.

Quaker City Und.  
Queen  
Queen City  
Queen Und.  
Reliance  
Reliance, Pa.  
Resolute Und.  
Rhode Island  
R. I. United Und.  
Richmond  
Rochester Amer.  
Rockford Und.  
Royal Exchange  
Royal  
Royal Und.  
Safeguard  
St. Paul F. & M.  
St. P. Merc. Und.  
Scottish-Met.  
Scotch Und.  
Scottish U. & N.  
Security, Ct.  
Sentinel  
Seaboard F. & M.  
Southern Fire, N. C.  
Southern Fire, N. Y.  
Springfield F. & M.  
Standard, Ct.  
Standard Marine  
Star of N. Y.  
Sun  
Sun Und.  
Tennessee  
Transcontinental  
Travelers Fire  
Travelers Und.  
Trinity Universal  
Twin City  
Union, Canton  
Union, Eng.  
Union, France  
Union, Ind.  
Union Marine  
United Amer. Und.  
United Firemen's  
United States  
United States Und.  
Vulcan Und.  
Washington Und.  
Westchester  
Western, Canada  
Western, Kan.  
Western Nat'l, N. D.  
West. & Southern  
World F. & M.  
Yorkshire

### WESTERN INSURANCE BUREAU

Allegheny Und.  
Ben Franklin Und.  
Capital, N. H.  
Cincinnati Und.  
Columbia Nat. Und.  
Concordia  
Dubuque  
Eureka-Security  
Firemen's, N. J.  
Firemen's Und.  
Girard  
Girard Und.  
Iowa Und.  
Keystone Und.  
Mechanics, Pa.

Mechanics Und.  
Millers Nat'l  
Milwaukee Mech.  
Milwaukee Und.  
Monarch, O.  
Nat'l Ben Franklin  
National Reserve  
New England Und.  
N. W. Nat'l  
Northwestern Und.  
Ohio Farmers  
Pittsburgh Und.  
Reserve Under.  
Security, Iowa  
Standard, N. J.  
Superior, Pa.  
Western Und.  
Wisconsin Und.

### NON-AFFILIATED

Allied, N. Y.  
American Druggists  
Amer. Equitable  
Bankers & Shippers  
Buffalo  
Church Properties  
Coml. Stand., Tex.  
Equity, Mo.  
Federal, N. J.  
First National  
General, Wash.  
Global Schuyler  
Globe & Republic  
Great Eastern, N. Y.  
Gulf, Tex.  
Illinois  
Importers & Exp.  
Indiana  
Iowa Nat'l  
Knickerbocker  
Liberty, Ky.  
Lincoln  
Melji  
Merchants, Colo.  
Merchants, N. Y.  
Merchants, Ind.  
Merch. & Mfrs.  
National, N. J.  
National, Colo.  
New Jersey  
New York Fire  
Northern, N. Y.  
Pacific  
Pacific Nat'l  
Pearl, Eng.  
Pioneer, Ill.  
Pioneer Equit.  
Potomac  
Preferred Risk  
Quaker City F. & M.  
Republic, Texas  
Retailers, Okla.  
Rocky Mountain  
St. Louis F. & M.  
Sea  
Southern Am., Tenn.  
South Carolina  
Standard, N. Y.  
Stuyvesant  
Sussex  
Texas Nat'l  
Tokio M. & F.  
Utah Home  
Union Nat'l, Neb.  
Virginia F. & M.  
Washington, N. Y.

## Plans for 40th Anniversary Party of Loyal Protective

The Loyal Protective of Boston has now set the dates for its 40th anniversary convention Aug. 27-29. It is to be held in Boston. Agents who qualify by production records will be present from the United States and Canada. The Loyal Protective was organized originally for providing insurance to Odd Fellows only. In 1909 it became a stock company. In 1930 it was merged with the Ridgley Protective of Worcester. The company is showing a 40 percent increase in business this year, with a satisfactory loss ratio.

### Zurich Claim Man Dies

J. S. Baird, claim superintendent in the eastern department of the Zurich, died at his home in Bellaire, L. I., at the age of 59. He had been suffering from a heart affliction for some time. He started with the Philadelphia Traction Company as an adjuster and later became supervisor of claims for the Fidelity & Deposit. In 1913 he joined the Zurich as claim superintendent in the east.

### Wisconsin, Missouri Legislation

**Wisconsin**—Repeal of the amendment to the state depository law passed at the present session of the legislature, which makes it compulsory for every governmental unit to keep all its cash in a public depository and pay into the state surety fund 2 percent of daily balances to cover losses, is asked in a new bill.

**Missouri**—House passes act enabling all incorporated cities to pass local drivers' license ordinances. The measure already had been passed by the senate, and now is in the hands of the governor for signature.

### Thomas Agency Again Leader

For the fourth month out of five in 1935, the W. L. Thomas agency of the Massachusetts Bonding in Los Angeles won the award for the largest volume of new business produced in the monthly premium department. May was the largest month in the history of the agency. It had also led the field January, February and April.

W. A. Barr, western supervisor of agents of the Massachusetts Bonding, while in Los Angeles arranged for opening a branch claims office of the accident and health department.

### To Issue New Form July 1

The Pacific Mutual Life is preparing to begin issuing on July 1, a new non-cancellable income policy. While details have not been announced, it is understood that the classifications may be broadened to take in lower brackets such as foremen and others in the working class but in minor executive positions. It also is possible that there will be a two weeks waiting period. The company also will bring out for its agents a new visual sales kit.

### Low Cost Auto Accident Policy

The Dominion of Canada General has issued a \$5 automobile accident expense policy and its sale centers about the argument created by the recent amendment in Ontario, eliminating liability on the part of the driver of a car for death or injuries to guests. The policy provides reimbursement of fees to physicians covering five visits the first week and three visits a week during the next five weeks; \$5 a day hospital; \$5 a day nurse and a schedule of surgical benefits. The maximum that the policyholder can receive under these features is \$500. There is \$500 death benefit and dismemberment benefits run from \$250 to \$1,000.

The Celina Mutual Casualty of Celina, O., has been licensed in Wisconsin, Arthur Oppenorth of Milwaukee being appointed state agent. He formerly had the Autoist Mutual of Chicago.

## Hearings Are Held on Auto Owners Agency of Chicago

Hearings are being held by officials of the Illinois insurance department to determine whether the license of the Auto Owners Agency of Chicago shall be revoked. This is the outfit that was selling "policies" of the American Travelers Health Association of Chicago, which has just been ousted by court order. Persons were solicited to buy policies in the American Travelers Health Association, which purported to provide medical and hospital service, eye examinations, etc., and also to purchase accident insurance in the Modern Life & Accident, a small assessment concern of Chicago.

L. W. Drexler is president of the

Auto Owners Agency and the American Travelers Health Association. The secretary is Edward Marmon. However, the most important factor seems to have been B. H. Arkin who used to run the now defunct Northern Casualty Underwriters, an automobile writing reciprocal of Chicago.

The Illinois attorney-general has just handed down an opinion which means in effect, that the Modern Life & Accident may not reinsure the "policies" of the American Travelers Health Association.

### Omaha Veteran Dies

W. S. Curtis, 76, who until his retirement eight years ago had been special agent of the Hartford Steam Boiler for 38 years, died at his home in Omaha.



## CHANGES IN CASUALTY FIELD

### National Bureau Men Shifted

**McWilliams Transferred from Coast and Crowley from Chicago to Headquarters—Peterson Chicago Assistant**

J. R. McWilliams, who for the past year has been assistant to Robert Laley, manager at San Francisco for the National Bureau of Casualty & Surety Underwriters, has been transferred to New York, where he was formerly located. He will be assistant in the automobile department in the headquarters of the bureau.

#### Peterson Succeeds Crowley

F. E. Crowley, who has been located in Chicago as assistant to Peter Malah, is likewise transferred to New York as an assistant in the automobile department. Mr. Crowley was head of the Indiana branch until that office was consolidated with the Chicago department.

Edward Peterson of New York is assigned to Chicago as assistant to Mr. Malah.

### Maryland Casualty Opens New Minneapolis Branch

The Maryland Casualty has established a "Twin Cities" office in Minneapolis, serving agents and brokers in central and southern Minnesota. John A. Cook has been appointed manager, with headquarters in the Northwestern Bank building. He was formerly a special agent of the Maryland Casualty working from the Minneapolis office. He has been in insurance since 1928. With this office established, the Maryland Casualty now has 23 similar offices throughout the country.

H. R. Holker, who was secretary of the Esterly-Hoppin Co., formerly general agent of the Maryland Casualty, is assistant manager of the new branch. The affairs of the Esterly-Hoppin Co., headed by the late F. C. Esterly, who was president of the Minnesota Association of Insurance Agents, are being liquidated.

Frank T. Wallace, for several years

with the Esterly-Hoppin Co., has joined Wirt Wilson & Co., Builders Exchange.

### Downs Made Claims Manager

Clinton B. Downs will succeed Arthur M. O'Connell as Cincinnati claims manager of the General Accident. Mr. Downs has served the General Accident as an investigator for approximately a year and one-half. He was admitted to the Ohio bar last February. He was formerly associated with the Railway Power & Light Company of Columbus and is an Ohio State University alumnus. He is 37 years old. Mr. O'Connell will shortly assume his new duties as general manager of the Eureka-Security Insurance Agency.

### Renaud Montreal Manager

The Travelers has announced the appointment of J. H. Renaud, formerly assistant casualty manager at Montreal, as manager. He is a graduate of Queen's University and joined the Travelers in 1924 as a field assistant at the Montreal office. Later he served in Ottawa and Quebec and was made assistant manager in Quebec in 1928, and in 1930 was transferred to Montreal.

### H. R. Kirk Is Promoted

Hal R. Kirk, who formerly supervised special agents in northern New York out of the Syracuse office, has been transferred to Cleveland as assistant manager of the Royal and Eagle Indemnity under J. H. Parks.

### Linn Joins John Dickerson

George Linn is the new partner of John H. Dickerson, general agent of the Western & Southern Indemnity in Cincinnati. The agency, formerly known as Dickerson & Shepard, is now called Dickerson & Linn. Herbert G. Shepard, Mr. Dickerson's former partner, died a short time ago. Mr. Linn is a son-in-law of Mr. Dickerson and was formerly with the engineering department of the Globe Indemnity in Cincinnati.

### Takes on American Bonding

The J. G. Jackson Company of Seattle, formerly general agent of the National Surety, has been appointed general agent of the American Bonding.

## CASUALTY PERSONALS

**E. E. Watson** of Columbus, O., former actuary of the Ohio State compensation fund, has been appointed to install the new compensation system in Porto Rico.

**Dr. George H. Thigpen**, former Alabama commissioner, has been named compensation clerk under Superintendent Frank N. Julian.

The annual picnic of the St. Louis branch of the Maryland Casualty was held at the Norwood Hills Country club Tuesday of this week. Hobart A. Martin is resident vice-president.

**L. S. Ivens**, manager of the motor department of the Ocean Accident at the head office, is sailing this week for England after a three weeks visit in this country.

**John J. Hall**, director of street and highway safety for the National Bureau of Casualty & Surety Underwriters, is in San Francisco for the Western Safety Conference.

**Stuart Johnston**, assistant treasurer of the new National Surety, and previously connected with the old National Surety 20 years, died at the Reconstruction Hospital in New York. He was 60 years of age. He was a resident of

Upper Montclair, N. J. Mr. Johnston was a tennis enthusiast, having served for a number of years as president of the West Side Tennis Club, Forest Hills, L. I.

**John H. Parks**, manager of the Royal Indemnity, Cleveland, will address the Cincinnati Casualty & Surety Association June 12 on what the new automobile financial responsibility law in Ohio will mean to the casualty business. There will be a round table discussion after his talk.

**Hoff & Goetz**, Milwaukee branch managers of the United States Fidelity & Guaranty, will celebrate their 15th anniversary with a week-end outing for agents at Green Lake, June 14-16. A campaign for new business has been conducted and agents who have qualified by filling their quotas will be entitled to attend. A number of officials from the home office, representing both the U. S. Fidelity & Guaranty and the Fidelity & Guaranty Fire, will attend.

**R. L. Mannon**, underwriter of the Fireman's Fund Indemnity in San Francisco, spoke over radio station KJBS on the program of the California Traffic Safety Council. Mr. Mannon is chairman of the safety committee of the Junior Chamber of Commerce and is

# Forty-eight Years

OF SPECIALIZATION

IN

## ACCIDENT AND HEALTH INSURANCE

Under the Leadership of Executives  
Who Are Accident and Health Men

...

Commercial

Monthly Premium

Automobile Accident

Teachers' Group

Group Disability

Railroad Installment

...

The  
**PROVIDENT**

**LIFE AND ACCIDENT INSURANCE COMPANY**  
*Chattanooga Tennessee*



One of the Largest Accident and Health Companies  
in the United States

**ROBERT J. MACLELLAN**  
President

**W. C. CARTINHOOR**  
Vice-President & Secretary

active in planning for the Western Safety Conference in San Francisco next week.

Miss Winifred Van Winkle, daughter of Mr. and Mrs. Winant Van Winkle, will be married to F. B. Vanderbeek of Rutherford, N. J. Mr. Van Winkle is vice-president and general manager of the Commercial Casualty.

Everett J. Reid has joined the boiler department of the Royal Indemnity. He was formerly with the Hartford Steam Boiler and the Lumbermen's Mutual Casualty. He is a son of Edwin J. Reid,

manager of the Standard Accident's casualty department in Chicago. Mr. Reid, Sr., is leaving Saturday for a three weeks' visit to California.

W. C. Fundenberg, associate manager Fidelity & Deposit, Los Angeles, is the father of twin girls.

R. E. Kenyon, president of Chicago Lloyds, is on board the Berengaria, bound for England. He plans to spend several weeks in London. For some time he has been making a trip every year or so to England.

## FIDELITY AND SURETY NEWS

### Contract Bonds Are Held Up

Issuance of Instruments Is Halted Until Situation Clarifies Following Decision on NRA

NEW YORK, June 5.—One result of scrapping of the NRA by the Supreme Court, so far as surety companies are concerned, will be to hold in abeyance the further issuing of contract bonds on federal work projects until the situation clarifies. When the decision was announced, government authorities ordered bids to be returned upon all projects not awarded, since the specifications were that contractors and sub-contractors observe code requirements.

Contracts already let will be carried out in accord with their provisions. Much federal money has been loaned states and political subdivisions, and despite the Supreme Court decision, many states have labor statutes that will govern construction work within their respective borders.

Several of the foremost contracting firms of this city have declared that regardless of the Supreme Court decision they will strictly observe the NRA code stipulations, avoiding the strong probability of a conflict with labor were a reduction in wages or an increase in the hours of work attempted.

#### COLORADO CASE CITED

Just a few days before the decision of the Supreme Court on the NRA, the Colorado state highway department, acting under instructions from the United States bureau of public roads, terminated its contract with W. A. Colt & Son of Lyons, Col., for the construction of a highway project, involving an expenditure of \$211,213.

This action was taken, according to a publicity release from the Colorado administrative agency of the divisional code authority for general contractors, in response to a recommendation of the contract division of the NRA, which had found that W. A. Colt & Son were in violation of the code because of their failure to pay code assessments.

The publicity release stated that this was the first instance in the west where positive enforcement was had on code violations, "and it is particularly outstanding by reason of the fact that the violation involved is merely that of failure to pay code assessments."

This action on the part of the National Recovery Administration indicates that compliance is mandatory and that a determined effort will be made to effect code compliance whenever and wherever government funds are involved in construction projects.

#### R. T. Huggard, Jr. Is Named

Austin Megan, who has been claim adjuster for the Great American Indemnity at Columbus, O., has been transferred to Miami, Fla., and has been succeeded by Richard T. Huggard, Jr. The latter is the son of Richard T. Huggard, who has been Ohio state agent for the Great American for a number of years.

### New Form of Bond Is Issued

For Brokers Clearing Through Banks or Other Brokers, Employing Not More Than 15

NEW YORK, June 5.—A new form of brokers blanket bond, designed by the Surety Association of America for stock or bond brokers clearing through banks or other brokers, is now available. Its coverage is confined to those having one office only and employing not more than 15 persons. Rates for the minimum bond of \$10,000, and maximum of \$25,000, as promulgated by the Towner Rating Bureau, are:

Bond Amount	Annual Prem.
\$10,000 not more than 6 employees..	\$200
12,500 not more than 6 employees..	250
15,000 not more than 10 employees..	325
20,000 not more than 10 employees..	400
20,000 not more than 15 employees..	425
25,000 not more than 10 employees..	475
25,000 not more than 15 employees..	500

All annual premiums are final, there being no surcharge or discount. Credit may not be allowed for underlying fidelity coverage, if carried. The bond is known as standard form 19.

#### No Rush in Nebraska

LINCOLN, NEB., June 5.—There has been no great rush for the new bond business offered in connection with the return of liquor to Nebraska. The bill creating the state liquor commission permits it to issue licenses anywhere in the state to anyone it deems worthy for sale of intoxicants in packaged form. The commission has issued a ruling that the \$2,000 bonds it will require of these retailers must cover not only possible judgments against dealers, but also guarantee the dealer will make full compliance with the law. The purpose, it is stated, is to compel bonding companies to lend a hand to the commission in law enforcement. No sales by the drink can be made until a community votes for such sales, and special elections are being asked in only a few communities. None of the bonds required cover damages resulting from sales to individuals of liquors to the point of debauchery and consequent loss of support by his family, as prevailed for many years.

#### Jewel Expert Arrested

NEW YORK, June 5.—The Continental Casualty wrote the \$10,000 bond required of N. C. Scaffa, under arrest for the reputed transportation of more than \$185,000 worth of stolen jewels from Miami to this city early in the year. Scaffa is a private detective who has frequently been employed by insurance companies for years, and who had been unusually successful in recovering stolen jewelry.

#### Fidelity & Deposit Conference

Vice-president D. M. Handy of the Fidelity & Deposit will be in Chicago next week where he has called a conference of a number of managers in the middle west to discuss production plans.

## ACCIDENT AND HEALTH FIELD

### "Slot Machine" Policy Upheld

Arkansas Court Holds That Distributors Are Not Insurance Agents, Can't Be Taxed

LITTLE ROCK, ARK., June 5.—Chancellor Dodge in chancery court here held that Purcell Smith, operator of a local drug store, and his employees are not insurance agents and restrained Commissioner U. A. Gentry from attempting to collect a privilege tax from them because the store distributes miniature accident policies for advertising purposes.

This is the first test of the plan for distribution of "slot machine" policies promoted by William Warren, former secretary of the Oklahoma Insurance Board. The "policies" come on special rolls furnished by the National Cash Register Company and are given without cost to customers of stores signing up for the device, for their advertising value. They are issued by the Southern National of Little Rock and provide coverage of \$200 for 24 hours, in case of death resulting from an automobile accident.

Commissioner Gentry ordered the store to cease distribution of the policies unless state insurance privilege taxes were paid. He was granted an appeal to the state supreme court and expects to carry the case through for a final test in the higher court.

#### To Have New Home Office

LINCOLN, NEB., June 5.—A home office building for the Woodmen Accident and Central Health is to be built at Thirteenth and N streets, in the heart of the newer business section under a 25-year lease. The building will be modern in all respects, and will be the first air-conditioned office building in the city. The two companies, of

which A. E. Faulkner is president, will occupy the three upper floors. Both companies were founded by the late A. O. Faulkner, and have had excellent growth. The building now being razed housed for more than 25 years the offices of William Jennings Bryan and his newspaper "The Commoner."

#### Adopt New Rules in Cleveland

CLEVELAND, June 5.—The Cleveland Accident & Health Insurance Club at a luncheon meeting Monday adopted new rules and regulations. R. B. Coffman, general agent Pacific Mutual, was named general chairman of the sales congress to be held in the fall. Plans for the Detroit convention next week were discussed. Several Clevelanders will attend.

#### Nearly \$15,000 in 15 Days

KANSAS CITY, MO., June 5.—For the first 15 days of its 46th anniversary campaign, R. B. Jones & Sons wrote \$14,786 in premiums on its special "anniversary" accident policy. The campaign runs to June 15. Every producer in the agency has written at least two "apps," and seven producers are fighting for the lead with between \$1,200 and \$1,500 in premiums each.

#### New Company Ready to Go

The North American Mutual, recently formed at Jackson, Miss., to write industrial health and accident, obtained the requisite number of applications required by the Mississippi department after one week's canvass, and will be ready to begin active operations as soon as its policy forms are approved by Commissioner Riley.

The National Benefit Accident Association of Des Moines can not now amend its incorporation articles to permit it legally to write assessment life and health insurance, according to a ruling of Attorney-General O'Connor.

## "WHAT IS TERM POLICY?" OHIO QUERY

(CONTINUED FROM PAGE 4)

all companies provided for payment of the full annual rate for the first year, plus 75 percent of the annual rate for each additional year and that the only difference between the policies of the General and other companies was that its policies were issued for one year, with a definite obligation to the policyholder to put on renewal receipts for each succeeding four years, on receipt of the installment of the premium due each anniversary date.

He declared that even the Ohio Inspection Bureau rule did not require payment of the premium in advance and challenged the attorney general to show any Ohio statute requiring advance collection of fire premiums. He further contended that the act was in contravention of the constitutional guarantees of the state and federal constitutions. He cited the case of Stanton vs. Tax Commission, decided in 1926, in which the court said with regard to the duty of the legislature to provide a means of review of the action of an administrative officer: "In such event it is not only competent for the legislature to provide a judicial review, but it is its imperative duty to do so."

#### Not Uniform, State Holds

Mr. Miller said all the provisions of the law were not complied with in connection with the filings in these cases, and that the law was violated in that the deviations were not uniform in their application to all risks in the class for which the deviations were made. Relative to the Merchants Fire case, he said: "The policy issued under its plan purports to be for a term of more than one

year. However, the rider which is attached makes the policy only a policy for one year, subject to the right of the insured to renew it for each additional year of the term set forth in the policy. This rider provides that the premium shall be payable in equal annual installments and that the policy 'shall be in force only for such year or years as the premium therefor shall be paid to the company.'"

#### Discrimination Is Alleged

He added that under the policies in question the company extends no credit as had been contended, and continued: "When such a policy is issued, the insured pays one year's premium, at a reduced rate, and his policy is in force for one year. If he wants insurance for another year he must pay another annual premium the same as does a person who has an annual policy, except that the former pays less. If the insured under such so-called term policy does not pay for the second year at the termination of the first year term, he gets no insurance for the second year. The remedy in case the second year's insurance is not paid is specified in the policy—the company is free from any obligation to furnish protection for the second year. This is the remedy provided for by the contract and this provision, of course, would control and is exclusive. The same situation is true for each succeeding year."

"If the policy were really for a five-year term whereby the company would be obligated to insure for five years, and the insured would be bound to pay for the entire term and the times of pay-



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ment were extended, a different question would arise. \* \* \* If the policy states that it is for a five-year term and if the annual premium therefor as based on the basis rate of the bureau is \$100, the premium for the term calculated in accordance with the term rule of the bureau is \$400, and the insured pays a premium of \$80 each year for each year he desires to have insurance. A person taking an annual policy for the same risk and of the same class from the same company pays \$100 each year for each year he desires insurance. A person taking a term policy from the company for the same risk and of the same class and without the rider on it pays the premium for the entire term upon the issuance of the policy. Herein is the lack of uniformity."

### Short-Rate Rider Cited

The defense declared that it would be only natural for a company to issue ordinary term policies without the rider where competition is not brisk and to offer the advantages of the rider where it encounters active competition, thus forcing persons in some places of the state to pay more for the same kind of insurance than persons in other places pay.

The rider referred to is that if the policy is cancelled or ceases, the company may retain the customary short rate. The attorney general held that this rider does not apply because the company has no money of the assured out of which it could retain the short term rate. It has only the term rate for that period, he claimed.

### Term or Not Term

Mr. Miller continued: "If the policies in question are term policies, as claimed, then the company has been violating Section 9590. If they are annual policies, Section 9592-9 has been violated. The company therefore treats these policies as one-year policies for the purposes of its reserve and as term policies of more than one year for the purpose of these lawsuits. In other words, these policies are annual policies when it suits the company's interests to have them annual policies and term policies of more than one year when it suits the company's interests best to have them term policies."

As to the General case, Mr. Miller said that "it appears that the plan of the General was devised to avoid the vices of the Merchants Fire plan. It is perhaps a more artful but equally unsuccessful attempt to evade the law. It calls its policies what they are—annual policies—and they are written for a term of a year. They contain a provision that in consideration of the intention of the insured to buy this insurance for five consecutive years, the reduced premium is charged."

## Expansion Is Seen in Accident Field

(CONTINUED FROM PAGE 21)

The difficulty with multiple line companies is that most of them have not had an effective administration of this particular department. Companies that have made a profit out of their accident and health department have regarded it as one of the major ones and have seen to it that the work of that division of the company is just as effectively and ably handled as any other. Where accident and health insurance is regarded as a minor line or side issue there is not much chance of making a success out of it.

The companies specializing on accident and health insurance during the last few years have realized that the business is far more stabilized than in the past, there is less destructive competition and they see that accident and health insurance is much easier to sell. It is used as the lead line by many agents in getting an approach to prospects. Perhaps at no time in the history of the business has there been so much interest taken in it as at present.

## Agency-Company Parley on June 11

(CONTINUED FROM PAGE 21)

American Indemnity, and Kenneth Spencer, vice-president Globe Indemnity.

Members of the National Association of Insurance Brokers are upset in not being invited to attend, maintaining they, too, have a decided interest in the well being of compensation business and should have a voice in reviewing its problems. In such connection the official announcement by the National Bureau states that previously the conferences have led to additional meetings with brokers, and should questions arise during the forthcoming company-agent meetings demanding attention of the brokers a company conference with them will be arranged.

### Reorganization Is Completed

The program to reorganize the Citizens Casualty of Utica, N. Y., as a taxicab insurer, with head office in New York City, has been completed, with Jack Hyman of New York as president. The company now has \$300,000 capital, consisting of \$200,000 preferred stock and \$100,000 common. Net surplus is \$150,000.

The directors now are: H. A. Ackroyd, H. W. Barley, C. R. Dewey, L. W. Ferris, T. H. Ferris, L. D. Hoadley, F. C. Hopkins, E. D. Ibbotson, F. M. Potter, Charles J. Lamb, Harry Hyman, Jack Hyman, Harold Davis, Herbert Plaut, and Gustave Drescher.

Mr. Ferris, a lawyer of Utica, who was formerly president, was made chairman of the board. Harry Hyman becomes chairman of the executive committee. F. C. Hopkins, who was formerly treasurer, is now vice-president and treasurer. W. A. Owen is secretary and assistant treasurer, and G. A. Wade, assistant secretary.

### Hesitate to Join Pool

Some companies hesitate to join the recently organized pool for sharing the liability on compensation risks that are assigned to individual members of the pool under the rejected risk schemes in the various states.

Members of the pool are confined to members of the National Bureau of Casualty & Surety Underwriters, although it is not officially a National Bureau enterprise.

Some of the companies eligible to join the pool are deterred by the fear that there would be a tendency in the various states to assign a disproportionately large number of risks to members of the pool, because those responsible for assigning the risks would know that the pool was in existence and that the liability would be split 25 or 30 ways.

On the other hand, the point is made that the pool members could speak as a unit and would be likely to be influential in causing an equitable distribution to be made.

### Claimants to Be Paid

Compensation claimants against the Central West Casualty, now in receivership, will realize practically the entire amount of their claims, according to the report of the industrial accident commission of California.

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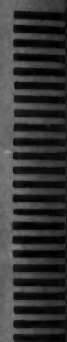
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- What we mean is this: An agent reading The Casualty Insuror came to a certain article. He put on his hat and took it out to a bank customer. He came back with a \$1,500 premium.

- No guarantee is made of a \$1,500 premium with every issue, but the story illustrates the point. The agent who makes a practice of reading The Casualty Insuror will have in mind fundamental buying arguments when he needs them. A new risk landed or a renewal held when it would otherwise be lost pays a nice profit on a \$2 subscription.
- We hate to tell you that The Casualty Insuror is interesting, unless you are actually trying to sell new risks. We show on this page what some readers say about it. If you are out selling casualty and surety lines you will find it interesting and profitable.
- **Time to read?** It is just as important as time to solicit. What would you think of a woodcutter who did not have time to sharpen his axe? The case you land is the one that pays for your selling time, for the time you spend calling on customers. If reading a couple of hours a month will improve your selling average, how can you afford NOT to read? Why wear yourself out on number of calls, when number of SALES is what pays the profit?

## THE CASUALTY INSUROR

A Monthly Magazine of Inspiration, Salesmanship and Education for Casualty and Surety Field Workers

### ★ DERIVED GREAT DEAL OF BENEFIT!

"The members of our office are very fond of your magazine and have derived a great deal of benefit during the years it has been received by us."—M. B. Speir, Jr., Charlotte, N. C.

### ★ INDISPENSABLE

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### ★ DANDY PAPER

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### ★ SELLS HIGHER LIMITS WITH VERDICTS

John Hardekoff, Ridgewood, N. J., finds the pages of damage suit verdicts effective arguments for selling higher public liability limits and uses them successfully. The Casualty Insuror also "keeps me posted on latest developments in each particular casualty field," Mr. Hardekoff reports.

### ★ WANT IT OFTENER!

"We like your magazine very much and wish that it came semi-monthly."—Owen Insurance Agency, Memphis, Tenn.

**T**HE CASUALTY INSUROR was started twelve years ago, with the sub-title, "A Monthly Magazine of Inspiration, Salesmanship and Education for Casualty and Surety Field Workers." In that time it has put several kinds of insurance on the map. A large company interested in a sudden influx of school bus liability premiums, traced them to an article in the Insuror. The huge field of non-ownership auto liability, worth large sums to many agents, was developed by The Casualty Insuror and reprints of its articles on that subject have sold by scores of thousands. The lucrative field of trustees' liability, on property

### Five 8-Page Pamphlets

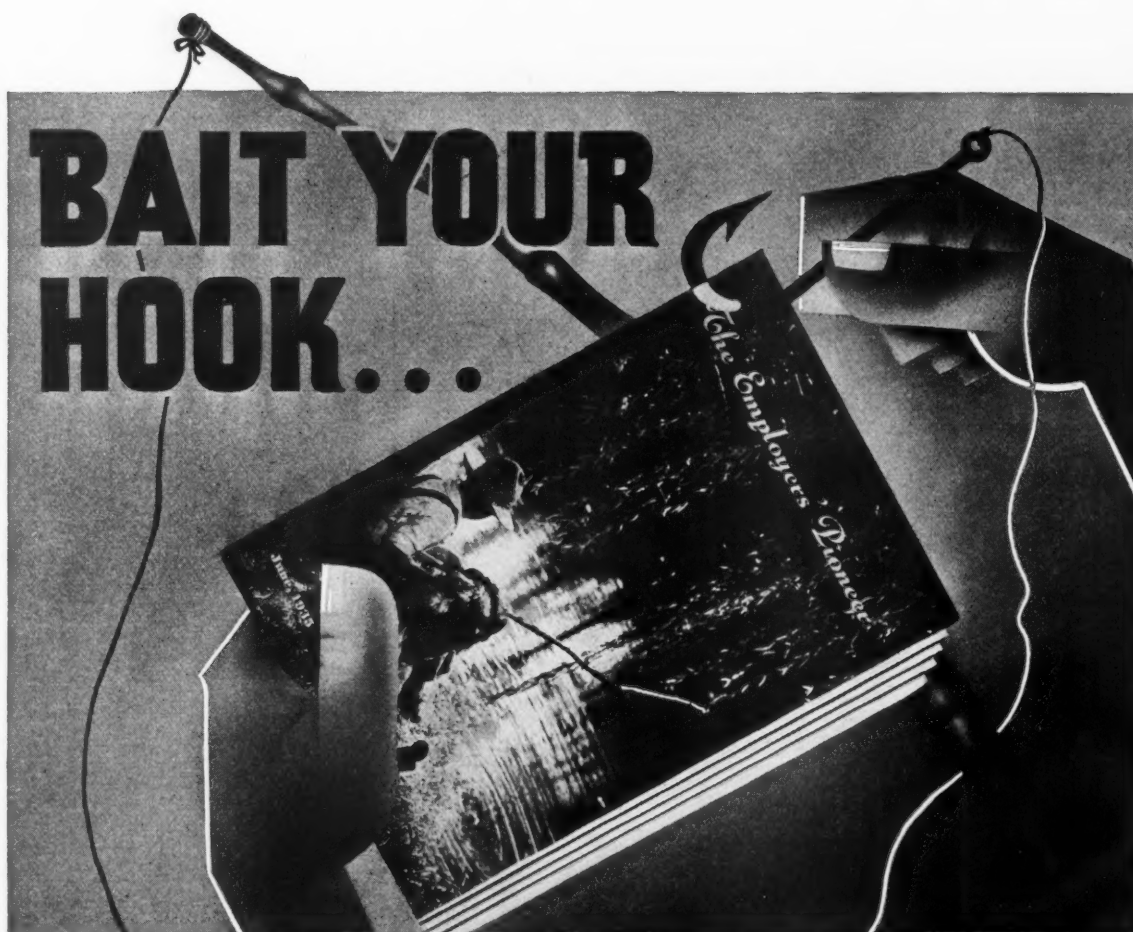
The \$1,500 article referred to was on trustees' liability. Reprinted as a pamphlet, thousands of copies were sold. It was recently brought down to date, with new cases, and is again available as an 8-page pamphlet under the title, "Trustees Have to Use Own Money to Pay Damage Suit Judgments." Five copies of this pamphlet, enough to supply the officers and legal department of one trust company, will be sent to each NEW subscriber whose order is received in June.

held by banks and trust companies, was brought to the attention of insurance men by The Casualty Insuror.

It would be foolish for a single publication to claim an influence on established lines, like automobile, but many of its articles, on automobile, on fidelity, on burglary, have been reprinted by thousands. The usefulness of The Casualty Insuror is in making the sale.

The subscription rate is \$2 a year. A large share of the subscriptions comes through managers and general agents, who recommend The Casualty Insuror to agents and brokers because of its effect on sales.

**Subscribe for The Casualty Insuror—Use the Card in This Issue**



**T**HE bait on your hook when you're fishing for new business in the insurance field is a selling idea. The better the idea, the better your chances of making a catch. Selling ideas may be found in a variety of places. You can find several in the June issue of *The Employers' Pioneer*. Truth, they say, is stranger than fiction. The true story "It happened near Boston", may lead you to believe you've been missing a bet. The true story "Service . . . \$15,000 worth", may give you a new slant on selling Residence Burglary (another of those coverages so valuable during the vacation months). Other suggestions on automobile insurance, bonding, and plate glass insurance will, we believe, prove helpful to the agent who realizes that the way to catch fish is to go where the fish are, baiting your hook with what will attract them most. Perhaps you are already reading regularly all the insurance periodicals you feel you have time to read. It might be interesting, however, to see what the other fellow is using for "bait".

Perhaps you'll find his choice is better than yours, but in any event, it might be interesting. To get your copy of the June issue of *The Employers' Pioneer*, simply address your request to the Publicity Department, 110 Milk Street, Boston. There is absolutely no obligation on your part, should you decide to get this particular issue of this publication which is edited by insurance men, for insurance men.

The Employers' Group, publishers of *The Employers' Pioneer*, includes the world's pioneer in liability insurance, The Employers' Liability Assurance Corporation, Ltd., The Employers' Fire Insurance Company and the American Employers' Insurance Company.

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